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YUGOSLAVIA

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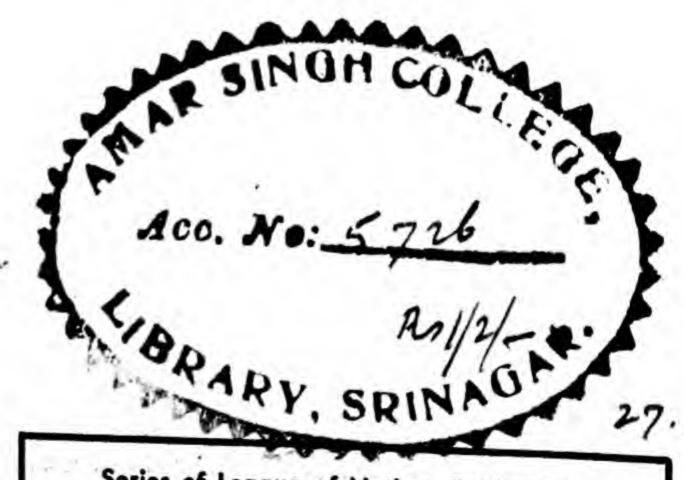


# EUROPEAN CONFERENCE ON RURAL LIFE

National Monographs drawn up by Governments

# YUGOSLAVIA



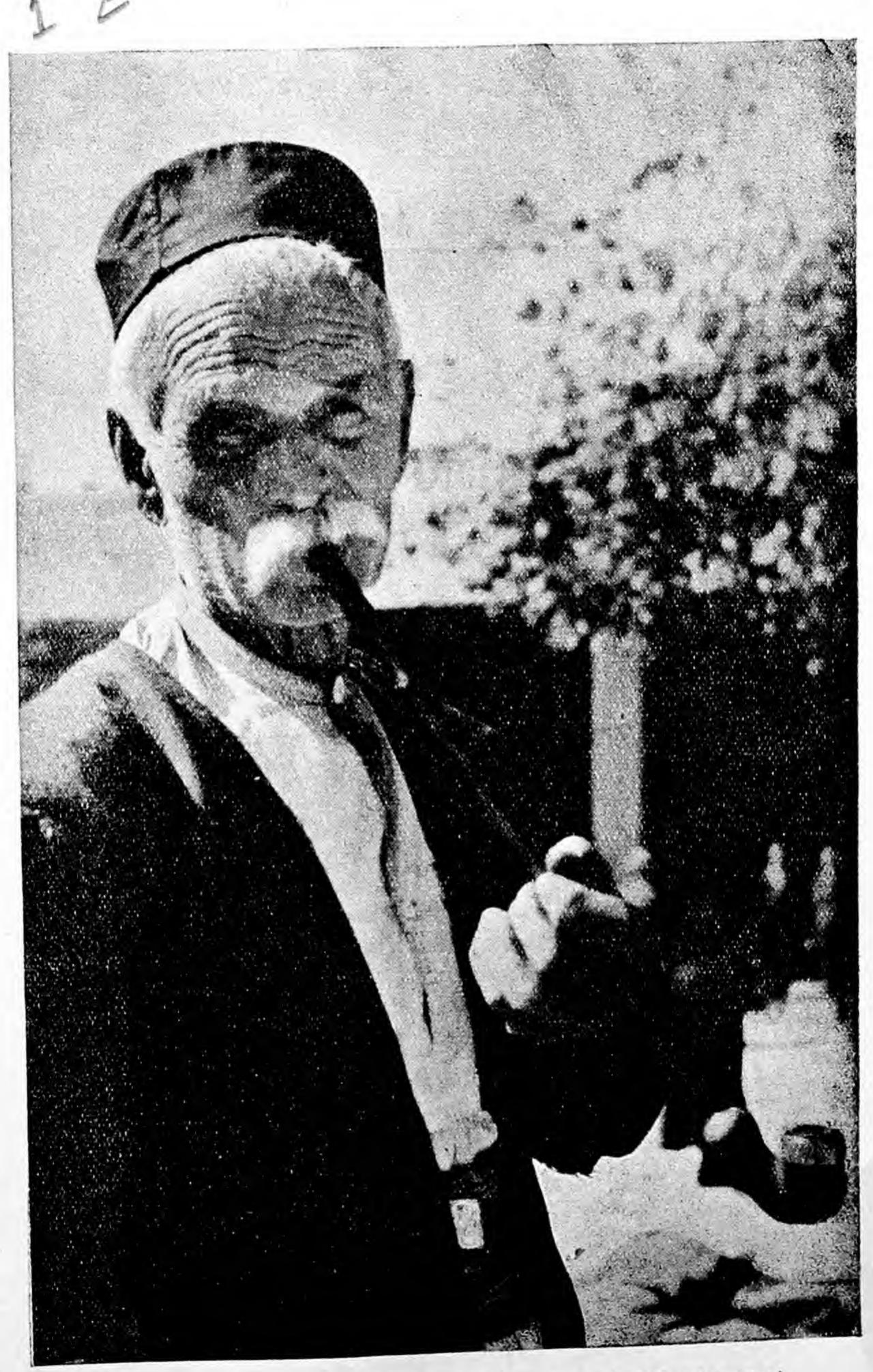


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EUROPEAN CONFERENCE ON RURAL LIFE

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Peasant from the Cettinje neighbourhood (Montenegro).

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### MONOGRAPH ON YUGOSLAVIA

#### INTRODUCTION

During the great migrations of peoples in the fifth century, the Slavs were not stationary. At the time of the destruction of the empire of the Huns and during the great Germanic migrations, they were forced to quit their old habitats in the region of the Vistula and descended into the lower valley of the Danube. These migrations, which were accompanied by strife andwarfare, lasted for two whole centuries. At first the Slavs followed the Germanic tribes, but when they reached the banks of the Danube they changed their direction and began to invade the Balkan peninsula. This invasion was confined at first to sporadic incursions and pillage; then certain fixed communities were established. The Byzantine Empire, in particular, under Justinian I, endeavoured to par their way, but the Slavs succeeded notwithstanding in spreading over the peninsula to Greece, Illyria and Thrace. After the break-up of the empire of the Avars and the creation of the Bohemo-Moravian State in 630, they were able definitely to establish themselves in the Balkans, Dalmatia and Illyria.

The names "Serbs" and "Croats" are not found until the seventh century, when these peoples established themselves in the territory now known as Yugoslavia. The Slovenes, like the Slovaks, occupied the more northerly territories and kept their Slav names, while other Slavs in the south took the name

of their invaders—the Bulgars.

When they settled in the Balkans, all these tribes had the same language, religion and traditions and consisted of agriculturists. Until they came, agriculture was very undeveloped. The autochthonous population of the peninsula-Illyrians, Thracians, Dacians-were mainly engaged in forestry, cattlerearing and mining. The seaboard towns were commercial and artistic centres, while the inland towns were fortified towns or mining or industrial centres.

The social structure of the southern Slavs differed from that of the aboriginal population and was founded on ties of blood. The original units were composed of family "zadruga", to which several families and several "pas" belonged—the grandfather, Sis children, his grandchildren and his great-grandchildren. heveral family "zadruga" related to one another constituted

the "bratstvo", the more distantly related "bratstvo" forming a tribe. The family "zadruga" was under a "starechina", the "bratstvo" under the "poglavar" and the tribe under the "zupan". Several tribes, organised as a defensive community, were under the authority of the "grand zupan". The Slavs had neither a nobility nor commoners, the land being the collective property of the various "zadruga", "bratstvo" or tribes.

The southern Slavs were unable, of themselves, to form one big State, owing to the fact that the regions where they had settled were under the sovereignty of existing States or were in the vicinity of powerful States established on quite different bases. The organisation of the Slav tribes with their grand zupan was not strong enough to ensure their independence. Two centuries after their final establishment in the Balkans, the southern Slavs were obliged to form States on the model of the neighbouring countries. Bulgars, Croats and Serbs had set up States, none of which had been able to unite all the southern Slavs in a single political unit. Each of these States lasted for two or three centuries and left behind it memories of glorious deeds and of a highly developed culture, but none of them succeeded in resisting its more powerful neighbours. The last Yugoslav State set up by the Serbs, the natural heirs of the Byzantine Empire, fell before the Turkish invasions. Europe failed to realise the significance of this event.

Not only were the southern Slavs unsuccessful in forming a common State, but, when they embraced Christianity, they were subjected to two conflicting influences. In accepting the form of State of the Byzantine Empire or the western Roman Empire, they had accepted at the same time their institutions, including more particularly a noble class and a peasantry of serfs, thus substituting a new hierarchical organisation for their own social structure composed of the family "zadruga", "bratstvo" and tribes. While the Serbs and the Bulgars, who embraced Christianity in the tenth century, had come under the influence of the Orthodox Church of Constantinople (in the thirteenth century, under St. Sava, a Serb Orthodox Church was established, which led the people during the ordeals of the Turkish rule), the Croats and Slovenes came under the influence of the Roman

Catholic Church.

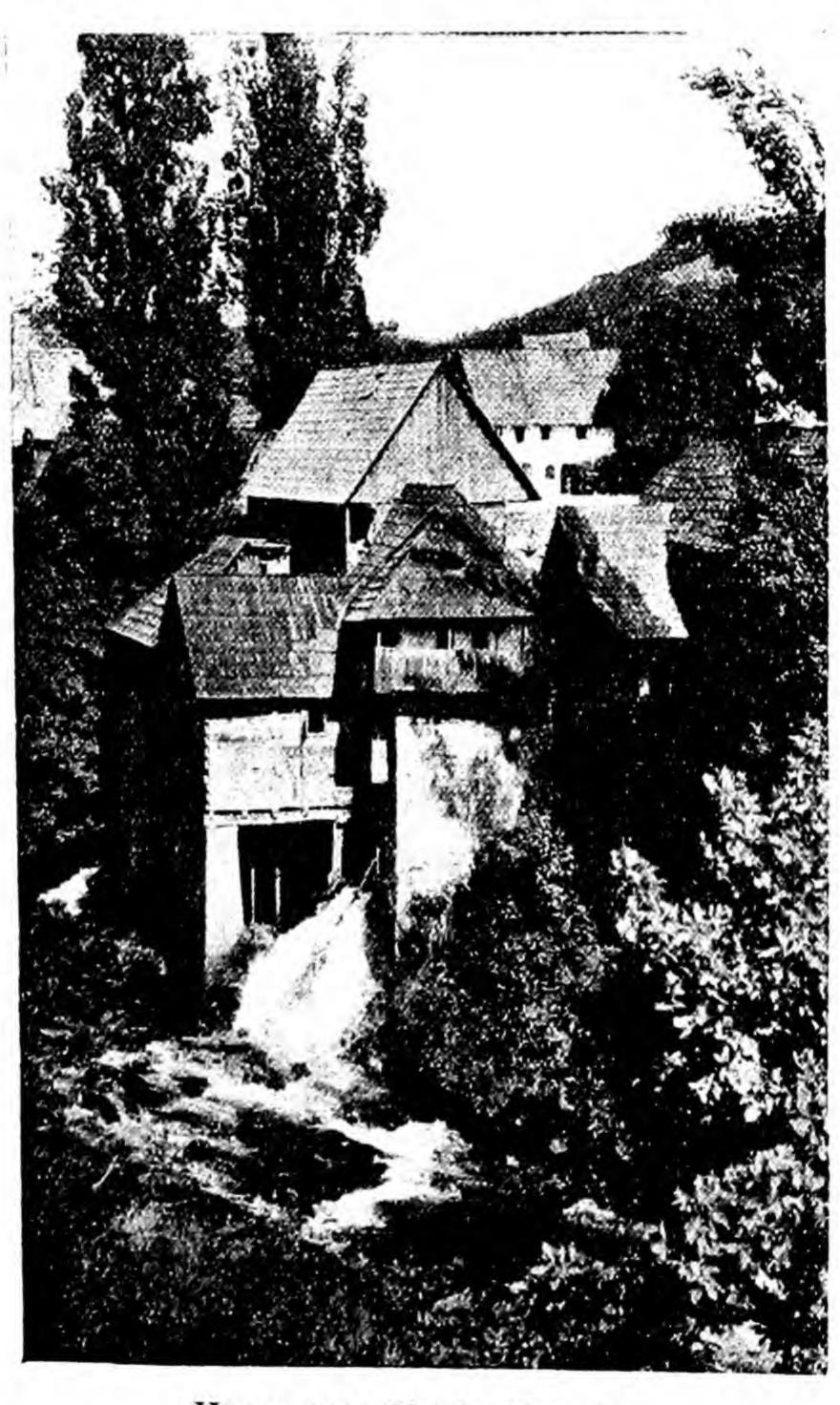
The same applies to the cultural development of these peoples.

The Serbs and Bulgars flourished under the Byzantine culture and civilisation, while the Slovenes and Croats drew their inspiration from western sources.

The political and social conditions under which the Slav tribes lived for centuries—the Croats and Slovenes under Venice, Austria and Hungary; and the Serbs under Turkish domination—varied very considerably. The Serbs had succeeded in setting up an independent State at the beginning of the nineteenth

century, and the Bulgars followed suit. Nevertheless, the four branches of southern Slavs had retained the essential characteristics which they possessed in their first home—in the region of the Vistula—namely, their spirit, their language and their custom of living as a peasant community. From Djevdjelija to Maribor—from the Adriatic to the Black Sea—the people speak the same Slav tongue. The linguistic differences among them are less considerable than between the northern and southern Germans, the various dialects of France, Italy, etc.

Biologically and psychologically, as well as in their physical characteristics, the Slavs form a very homogeneous unit. Like all races, the southern Slavs include various types. MALES found nineteen racial types among the Yugoslavs, which may



House near Slunja (Croatia).

be said to belong to four main categories: Dinaric, Nordic, Mediterranean and Eastern. The predominant type is the Dinaric race, to which, according to the researches carried out up to date, more than 50% of the Serbs, Croats and Slovenes belong. When the country has been more exhaustively studied, the proportion will probably be found to be higher. In the unanimous opinion of Yugoslav and foreign anthropologists, the Dinaric is the principal biological type found among the southern Slavs. Thus, from a racial point of view, the Yugoslavs are the most homogeneous people in Europe, with the possible exception of the Nordic nations. In all manifestations of the political, social and cultural life of the Serbs, Croats and Slovenes, men possessing the biological characteristics of the Dinaric race will be found to predominate. This may be one reason for the present difficulties encountered by Yugoslavia, in view of the vivacious, robust and somewhat blunt characteristics of the Dinaric type. On the other hand, it may also be the strength of Yugoslavia, as this same Dinaric type conquered, in the course of dire struggles extending over thirteen centuries, the territory now occupied by the Southern Slavs. It set up States and resisted the Turkish invasion, serving as a barrier to defend the culture of Western Europe. The little States of Serbia and Montenegro always fiercely resisted. he foreign yoke, and by so doing safeguarded the name, distinctive mentality and traditions of the Slavs who established themselves thirteen centuries ago in those regions. To-day again, this race is struggling to defend its past and to organise the country in accordance with its requirements, on the basis of principles adapted to its own spirit and mentality. This Dinaric soul which dominates the whole national life is at once an earnest of the future of Yugoslavia and the secret of her strength and creative power. However serious their persistent and seemingly irreconcilable conflicts of opinion may appear, these men of Dinaric origin are conscious of their common heritage and, despite the many psychological and racial contrasts in the nation, are calmly and confidently looking forward to a glorious future for Yugoslavia and the flowering of her culture in a setting of strong national unity.

The Yugoslav State is still young. It is Slav and peasant; and the peasant, imbued with the communal spirit, has, throughout his history, tenaciously fought for his independence—both in the original Slav States and under foreign domination. This has been his salvation. The land of the Serbs, Croats, and Slovenes is being organised and is planning its future as a country of Slav peasants—a sure guarantee of its prosperous development.

#### I. POPULATION

#### GENERAL CONSIDERATIONS

At the last census (March 31st, 1931), Yugoslavia had a population of 13,934,038, coming ninth in the list of European countries. The total population was 6,891,627 men and 7,042,411 women, revealing a surplus of 150,784 women—due to



Young woman from the Osiek neighbourhood (Croatia).

the war, when Yugoslavia suffered heavy losses in men. The numerical inferiority of the latter is explained also by emigration and a higher mortality rate. Immediately after the war, the difference was still more considerable (the census of January 31st, 1921, showed a surplus of 225,529 women), but was later reduced, in the natural increase in the population which followed.

According to statistics, Yugoslavia had a population of

15,630,129 at December 31st, 1938.

The country has an area of 247,582 square kilometres—the

eleventh largest in Europe.

At the time of the 1931 census, the density of population of the country as a whole was 56.3 per square kilometre, rising to 63.1 at the end of 1938. Table I shows the maximum density in the Banovine of the Danube (81.8) and the minimum density in the Banovine of the Zeta (33.9). This difference is due to the geological and geographical factors (altitude, climate, fertility) and also to economic and social conditions.

TABLE I

			1921		1931		1938	
Banovines			Population	Per sq. km.	Population	Per sq. km.	Population	Per sq. km.
Drave			1,060,356	66.9	1,144,298	72.2	1,209,284	76.3
Drina			1,205,500			The Control of the Co	1,837,127	66.0
Danube			2,179,329				2,554,423	81.8
Morava			1,200,258		1,435,584		1,644,832	64.6
Littoral			804,163			45.9	983,187	50.0
Save			2,424,374	59.8	2,704,383	66.7	2,936,792	72.5
Vardar			1,323,546	-	1,574,243	42.9	1,796,313	49.0
Vrbas			850,004		1,037,382	54.8	1,206,055	63.8
Zeta			784,693	25.3	925,516	29.9	1,049,500	33.9
Belgrade			152,688		00 0	764.4	412,616	1,091.6
Total			11,984,911	48.4	13,934,038	56.3	15,630,129	63.1

A comparison between the population statistics at the end of 1938 and the figures of the 1921 census shows an increase in seventeen years and eleven months of 3,647,218, or 30.4%. This is mainly accounted for by the natural increase in population. The vitality of the Yugoslav people may be seen from the fact that children and adolescents under 19 years of age make up 43.9% of the total population (1931 census).

The following figures give the population according to age

categories (1931 census):

Under 9	10-19	20-39	40-59	Over co
	years	years	years	years
3.727.256	2,383,095	4,306,286	2,368,955	1,148,446

Side by side with the increase in the population during the years 1921 to 1931, the number of households also increased: from 2,347,879 to 2,709,309, or 13.3%—a smaller increase compared with the population for the same period (16.3%). The ratio between households and population is 1:5; in other words, there are 100 households per 514.3 inhabitants.

The three principal religions are Orthodox, Roman Catholic and Mohammedan, none of which has an absolute majority.

					%
Orthodox	 	 	0.1.	6,785,501	48.70
Roman Catholic	 	 		5,217,847	37.45
Mohammedan	 	 		1,561,166	11.20
Other religions	 	 		369,524	2.65

Yugoslavia is one of the most homogeneous of the post-war countries. Its population is mainly of Yugoslav nationality (85.2%). The minorities are: Albanians in the south, Hungarians and Germans in the north, Roumanians in the east. None of these minorities lives in a compact group; they are scattered over the various banovines.

Compared with other European countries, the birth rate is high in Yugoslavia. In 1936, there were 435,600 live births. If the number of deaths (240,824) is deducted, this gives a natural increase of 194,776 or 12.93 per thousand inhabitants. With the exception of European Russia, this increase is the highest recorded in Europe.

The mortality rate, however, is also high, especially in the case of children under 5 years of age. In 1936, it was 35.8%.

Family life is very highly developed. It is true that, during the past few years, the number of marriages has tended to decrease (the lowest figure for marriages was in 1934). This is due partly to the economic depression and partly to a falling-off of births owing to the wars of 1912 to 1918.

In 1931, unmarried persons formed 51.4% of the total population, married people 41.4%, widowers and widows 6.9% and divorced persons 0.3%. Unmarried persons are the largest group, as they include those under 20. If unmarried persons under 20 are deducted from this group, the figure is 8.8% of

the population.

Agriculture is the principal economic occupation. Agricultural produce is not only used for feeding the country, but constitutes the essential basis of international trade. Of the total population, 76.6% is engaged in agriculture, and 23.4% in other activities (industry, crafts, trade, finance, transport, public services, liberal professions, etc.). The proportion between agriculture and other occupations changed during the years 1921 to 1931. According to Table 2, 78.9% of the population was still engaged in agriculture in 1921, and 21.1% in other



activities. The number of persons belonging to the group agriculture-stockbreeding-forestry has since declined, while other occupational groups have increased, especially industry, which is making great strides. This is borne out by the concentration of population in certain towns (1921 to 1931). Belgrade, for instance, had a population of 238,775 in 1931, as against 111,739 in 1921 —an increase of 113.7%; Zagreb, 185,581, as against 108,674—an increase of 70.8%. The increase was 68% for Skoplje, 63.6% for Novi-Sad and 51.5% for Zemun. In 1921, there were altogether eighteen towns with a population of over 20,000; in 1931, there were twenty-five.

According to the 1921 census, out of 100 persons belonging to the agriculture-forestry-fisheries group, 52.6 earned their income by agricultural work, which means that the gainfully-

TABLE 2

			1931 census	1	Т	otal	Number of gainfully occupied	
		Gainfully- occupied population	Population not gainfully occupied	Total	of ind	entage lividuals aged in cupation	perso hui per enga	ons per ndred rsons ged in his pation
					: ,1921	1931	1921	1931
A.	Agriculture, forestry and							
	fisheries	5,098,888	5,571,677	10,670,565	78.9	76.6	52.6	47.8
	breeding Bee-keeping, cultivation of silkworms		5,544,816	10,627,355	78.6			
	and fisheries	621	908	1,529	0.0	0.0	51.4	40.6
	Fisheries Forestry, char- coal-burning, game - keep-		The Late of The Late of	14,420	0,1	0.1	39.1	37.4
В.	ing, etc Industry and	10,329	16,932	27,261	0.2	0.2	39.5	37.9
	arts and crafts Commerce, finance and	717,002	816,050	1,533,052	9.9		45.I	
D.	transport Public services,	272,349	403,617	675,966	4.3	4.8	40.8	40.3
E	liberal profes- sions, the army	305,770	262,066	567,836	3.8	4.1	55.5	53.9
E,	Other occupa- tions	288,606	198,013	486,619	3.1	3.5	58.2	59.3
	Total	6,682,615	7,251,423	13,934,038	100.0	100.0	51.6	48.0

occupied agricultural population was in a majority. The ratio changed during the ten years following the first census, in favour of the population not gainfully occupied, which constituted 52.2% in 1931. This change of ratio between the gainfully-occupied and other population is attributed to the big natural increase in the population during the period under review.

Small agricultural properties under five hectares predominate in Yugoslavia. The Banovine of the Littoral has the greatest number (86.5% of the total agricultural properties of this province). In the Banovines of Vardar and Zeta there is an



[Photo Arhiv Putnik, Belgrade. House near Petrinja (Croatia).

insufficiency of land for agricultural purposes. At the same time, these regions give the lowest yield and contain the largest percentage of unproductive land. The existence of numerous small agricultural properties may be taken to mean that such undertakings serve mainly to satisfy the food requirements of the people who cultivate them. Another very important branch of activity is stock-breeding, which is nearly always carried on on agricultural properties. It rarely exists as an independent branch. The labour on agricultural properties is generally supplied by members of the family, Agricultural labour

TABLE 3

		Area	ď	Number	Per square kilometre	juare letre	Per square kilometre of ploughed land	kilometre	Per agri (in he	Per agriculturist (in hectares)	Per inhabitant (in hectares)	abitant stares)
Banovines		Cultivated land (in hectares)	Ploughed land (in hectares)	of agriculturists	Inhabi- tants	Agricul- turists	Inhabi- tants	Agricul- turists	Area	Ploughed	Area	Ploughed
Drave		825,194	307,737	689,772	139.7	83.6	374.5	224.I	1.20	0.45	0.72	0.27
Drina	:	1,383,686	733,862	1,263,245	112.6	91.3	212.4	174.1	1.10	0.58	06.0	0.48
Danube	;	2,659,647	2,095,813	1,783,552	90.3	67.1	114.6	85.1	1.49	1.18	1.11	0.88
Morava	•	1,332,285	712,708	1,231,997	1.601	92.5	203.9	172.9	1.08	0.58	0.93	0.50
Littoral	:	1,203,031	250,154	753,164	0.94	62.6	365.5	301.1	1.60	0.33	1.33	0.28
Save	:	2,352,359	1,244,468	2,037,165	0.911	9.98	219.2	163.7	1.15	19.0	0.87	0.46
Vardar	:	1,769,589	829,783	1,228,337	89.9	69.4	7.161	148.0	1.44	89.0	1.12	0.53
Vrbas		925,723	571,299	914,565	113.8	8.86	184.4	1.091	1.01	0.62	68.0	0.55
Zeta	:	1,327,988	286,486	758,556	9.02	57.1	327.2	264.8	1.75	0.38	1.43	0.31
Belgrade	:	13,493	996'6	10,212	2,152.0	75.7	2,913.6	75.7	1.32	86.0	0.05	0.03
Total 1931	Η	13,792,995	7,042,276	10,670,565	102.1	77.4	200.0	151.5	1.29	99.0	66.0	0.51

abounds in the Banovines of the Danube and the Save, where, relatively speaking, the greatest number of large properties are found.

In order the better to illustrate conditions of life in the country districts, the ratio between the number of inhabitants and the area of the land cultivated may be mentioned, as also the ratio between the number of agriculturists and the area under cultivation—in particular, ploughed land. These data will be

found in Table 3.

Health conditions are the same in the towns and in the country districts—there are, indeed, very few big towns. The sanitary conditions in the towns may thus be taken to reflect those in the country districts fairly accurately. The number of persons suffering from the six principal infectious diseases (smallpox, typhoid, dysentery, scarlatina, typhus and diphtheria) fell, between 1919 and 1937, from 41,904 to 24,234. Smallpox has entirely disappeared, while typhus is very rare; epidemics are now almost unknown, thanks to the efficacy of the sanitary measures adopted.

Tuberculosis, though fairly widespread, is on the decline, only 29,323 cases being recorded in 1936, as compared with

38,082 in 1924.

Cases of venereal disease are found in certain regions, but this is also on the decrease.

There are, at present, 600,000 cases of malaria—far below the figures recorded fifteen years ago (800,000).

Trachoma is steadily declining.

These facts show that social diseases are accorded a place of primary importance in the pathology of the country. The figures for these diseases are falling every year, thanks to the enforcement of various general and specific measures.

#### II. AGRICULTURE

#### STRUCTURE

From the point of view of land tenure, Yugoslavia is mainly a country of small holdings. The general census of March 31st, 1931, contains the following data concerning the size of the properties.

					te figures	Relative figures		
Area of properties in hectares				Number of properties in hectares		Number of properties expressed as a percentage	Total area of properties expressed as a percentage	
0.01 to 0.5				158,904	43,410	8.0	0.4	
0.51 to 1				175,532	135,760	8.8	1.3	
1 to 2				337,429	514,372	17.0	4.8	
2 to 5				676,284	2,287,570	34.0	21.5	
5 to 10				407,237	2,873,155	20.5	27.0	
10 to 20				174,068	2,380,826	8.8	22.3	
20 to 50				49,314	1,388,570	2.5	13.0	
50 to 100				5,156	338,076	0.3	3.2	
100 to 200				1,099	147,868	0.1	1.4	
200 to 500				494	146,549	0.0	1.4	
500				208	389,824	0.0	3.7	
Total				1,985,725-	10,645,980	100	100	

From these data, the average area of a holding works out at not more than 5.36 hectares. About a third of the total number of properties are under two hectares, a third between two and five hectares, and a third five hectares or more. Viewed from another angle, the distribution is as follows: 88.3%, under 10 hectares, occupy 55% of the total area; 11.7%, over 10 hectares, constitute 45% of the said total area. Medium-sized properties of 10 to 20 hectares are well represented (22.3% of the total), while large properties over 100 hectares are very few in number (6.5%).

The situation with regard to small properties is better than one might be led to suppose by the above figures. True, the statistics do not cover all the cultivated areas: first, they take no account of properties belonging to the State or the communes, or those cultivated on a temporary basis; and, secondly, forest property is not included in the statistics unless it forms an integral part of the agricultural properties. But the small properties

share the benefits of alpine pastures and timber, which are for the most part collectively owned. The small concerns make better use of these, relatively speaking, than the larger agricultural undertakings, and this enables them to obtain a better return from stock-breeding and poultry than from other branches.

There is another fact which proves the excellence of the land tenure system: 92.5% of the total area of agricultural undertakings belongs to the farmers themselves and only 7.2% to métayers or other cultivators.



Young woman from Dubrovnik (Dalmatia).

- ALAMA

hectare, otherwise it may be as much as 20,000 dinars per hectare. In the former case, the State has to pay the whole amount, while, in the latter case, the cost is divided equally between the beneficiary and the State. This compensation is paid by the State in the form of bonds, the cultivator paying his share direct to the State.

CONTRACTOR OF THE PART OF THE

#### IV. TECHNICAL IMPROVEMENT OF THE SOIL

The most fertile land is found in the vast plains in the north, centre and south of the country, on the banks of the great rivers: the Danube, the Tisza, the Drave, the Save, the Morava and the Vardar, which, with their tributaries, form a waterways system over 20,000 kilometres long.



[Photo Arhiv Putnik, Belgrade.

Yagodina (Serbia). 100-year-old house near Yagodina.

In spite of their favourable influence on the fertility of the soil, these rivers cause considerable damage to the land through which they flow, owing to frequent flooding. One of the principal tasks confronting the Government in the carrying-out of its land improvement policy is the regularisation of the waterways; such works also serve to protect many important places from floods and to safeguard the main lines of communication.

Work is being done in the matter of the drainage of the land thus protected and the drying of marsh land, which is being

reclaimed and opened up for intensive development.

In the west and south-west, which is a carse-land area, very little of the land can be ploughed. The fields, though few and far between, are fertile, and their intensive cultivation ensures a livelihood for the sparse population. They are

situated in enclosed plains, where water cannot flow freely and slowly penetrates into the soil. Thus, the cultivation of the fields depends entirely on the moment when the accumulated water disappears. They cannot always be ploughed at the right moment; again, the crops may have to be abandoned when the water appears early in the autumn. Clearly then, in these carse areas, efforts must be concentrated on ensuring a rapid outflow of the water.

Another important problem, the solution of which would help to improve economic and social conditions, is irrigation. If it were not irrigated, this land would give a very low yield, owing to the porous nature of the soil and insufficient rains at the time of vegetation and during the great heat. Thus irrigation, which alone allows of the intensive development of the soil,

is of vital importance for these areas.

In some regions, the first attempts to improve the land and regularise the waterways date back seventy years. The most important work was done at the end of the nineteenth and the beginning of the twentieth century, especially in the north, in the Voivodine, which forms part of the plains of Pannonia. Thanks to the perfect hydro-technical system, which protects the land from floods and ensures drainage, this region has become the most fertile in the country and is regarded as the granary of Yugoslavia.

In the provinces bordering on the Drave and the Save, improvements were carried out before and after the world war, for the regularisation of rivers and torrents, but this workincluding the work on the Morava and the Vardar-is only a

beginning.

In the carse regions, a number of enclosed valleys have been drained by means of tunnels, some of which are over 2 kilometres long. Important work has been done in the plain of Metohija and in Herzegovina.

There are now in Yugoslavia 1,275,000 hectares which have been entirely reclaimed, and 510,000 hectares which have been partially improved; the total value of this land exceeds

2,600,000,000 dinars.

There remain 676,000 hectares to be reclaimed for purposes of intensive cultivation. This work would necessitate an outlay of 1,697,000,000 dinars, in addition to the 1,594,000,000 dinars

required for the regularisation of waterways.

The financial resources supplied have been furnished by the State, the public autonomous institutions and the owners of reclaimed land forming special co-operatives, whose constitution and functioning form the subject of special provisions of the laws on waterways.

The hydraulic works co-operatives are the backbone of the various land reclamation projects. Nearly all the improvements carried out in the north and centre of the country have been rendered possible by these organisations, which were set up, not only to provide the necessary funds for carrying out the schemes, but also to work the plant and maintain the improvements thus effected.

At the present time, there are 150 hydraulic works co-operatives controlling about 1,300,000 hectares of reclaimed land and possessing 2,586 kilometres of protective dykes, 8,890 kilometres of canals, 108 pumping-stations with a total capacity of 11,066 horse-power, 4,100 bridges and sluices and 860 buildings and warehouses. Their assets are estimated at 1,370,000,000 dinars.

In order to speed up the work of reclamation in those areas where it has not yet been pushed forward very rapidly, and especially in certain poor—and so-called "passive"—provinces, the State established an Improvements Fund in 1938. It has been decided to carry out a six-year programme covering reclamation work and the regularisation of waterways at a cost of 478,000,000 dinars, to be provided from the abovementioned Fund and from credits placed at its disposal and derived from a public works loan.

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## V. IMPROVEMENT OF LIVE-STOCK AND PLANTS

Stock-breeding suffered considerably from the world war. Owing to the limited budgetary resources at the disposal of the State and the discontinuance of reparation payments, the improvement of live-stock has had to depend entirely upon private initiative. The competent organs of the State and the banovines encourage this private activity by means of education, breeding-stations and selection. A study on the selection of Metohija red cattle is nearing completion. Selection is also being employed for "Mangalica" pigs from Sumadija, and mountain horses from Bosnia are receiving particular attention.

Many brick and stone middens have been built, and cattle sheds and byres have been erected in place of those destroyed

during the war.

Model silos have been built in order to ensure regular winter feeding. As the rational feeding of live-stock is a very important factor in the improvement of breeds, the rural population has been encouraged to go in more for plants rich in moisture which can be used as fodder both in summer and in winter.

Annual fairs and exhibitions are held with a view to improving breeds of horned cattle; special prizes are given for animals for breeding and the fine specimens collected for the fairs are

then distributed all over the country.

In order to facilitate selection, a herd-book has been started for Siementhal cattle, which will subsequently be extended to other breeds.

To improve the breed of sheep, experimental breedingstations have been set up in several centres for the selection of certain indigenous breeds. Belgrade has an institute for research on wool.

"Kackavalj", a famous cheese made from ewes' milk, is exported to many countries, especially to the East. Besides this purely national product, modern factories make such cheeses as "Dutch cheese" (Edam), Emmenthal, Imperial, etc. Butter is also supplied in large quantities.

In dairy-farming regions, the breeding of English pigs has made great strides, many factories being supplied; a certain quantity of these products, including bacon, is exported to

foreign countries.

Stock-breeding is being extended and improved. Progress would be still further facilitated if an international economic conference could find some generally acceptable method of promoting the free export of live-stock and ensuring good prices; the problem here is not how to improve production, but how to improve market conditions so as to give agricultural countries better export openings. Stock-breeding is like industrial

production: if there are no markets, the proposition is not of economic interest, and there are no backers; again, without backers, there is no encouragement to produce—indeed, the first necessary conditions for production are lacking.



Young girl from Jablanats (Herzogovina).

For the selection of plants, four regional and seven local institutes have been set up; the former concentrate on the more important plants in the area, being primarily concerned with establishing general types, while the local institutions aim at improving existing types of plants and adapting them to the conditions prevailing in the areas in question.

At Beltinci (Banovine of the Drave), for instance, the selection station deals mainly with autumn wheat and spring oats. As regards wheat, selection has produced the following types: Nos. 46 and 87 for light (sandy) soils, Nos. 831, 321 and 321x for heavy (clay) soils. The last three types increase the yield by 9 cubic metres per hectare compared with the old types, with a considerable improvement also in the quality of the flour. For spring oats, types Nos. 32, 702, 388, 126 and 253 have been established, giving a yield per hectare 5-8 cubic metres higher than the qualities cultivated before.

The selection stations in the west (Banovine of the Save) have achieved useful results for winter oats; superior types, numbered 234 and 235, have been established, with a thick stalk, and highly productive, but less able to stand winter frost

unaccompanied by snow.

The station at Topcider-Belgrade, which serves the centre of the eastern half of the country, has dealt with various kinds of plants. For wheat, three types have been established: 0133/I and 0136/I, which are most suitable for compact and moist soils, and 829/I for drier soils. These qualities, which give a higher return, can better resist blight, do not lie flat and can stand frost and great heat.

Two kinds of barley have been established—Nos. 44/10 and 309/1. These are characterised by a low albumen content and resistance to "ustilago hodei" and to blight. They do not lie flat and can stand frost. They give a high and stable return,

and their weight per hectolitre is considerable (67 to 68).

Winter oats, Nos. 18/7 and 18/10, give a high and stable return; they stand cold well, do not lie flat and contain only a small percentage of moisture.

No. III type of sunflower, giving a high return, and winter oleaginous grains Nos. I and VI, which give a high return and

are rich in high-grade oils, have also been established.

In order to satisfy the requirements of southern Yugoslavia, a station has been set up at Skoplje, where selection and improvement of the poppy, rice and hard wheat are studied. The types of poppies selected —Nos. 8, 13 and 35, yield a large amount of opium, have a very high morphine content (2% to  $2\frac{1}{2}$ %), and contain a large quantity of seeds. Rice has formed the subject of more summary selection. Type 27 of hard wheat has been established: this is more productive than other types.

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#### VI. AGRICULTURAL INDUSTRIES

The agricultural industries work up agricultural raw materials produced in the country. The Ministry of Agriculture, in conjunction with the Ministry of Commerce and Industry, is endeavouring to organise production with a view to ensuring good supplies of certain raw materials. Three decrees have been issued concerning, respectively: (1) the supplying of industry with oleaginous seeds (June 15th, 1936); (2) the intensification of silkworm cultivation (October 20th, 1936), and (3) the

buying up of the cotton crop (October 17th, 1936).

According to statistics, there are 718 corn-mills, 7 paprikamills, 12 rice and barley hulling factories, 8 starch and dextrine factories, 37 alcohol factories or refineries, 12 yeast factories, 17 distilleries for alcoholic beverages, 4 spirits of wine distilleries, 15 large concerns for the production of vegetable oils, 32 olive-oil factories, 22 factories for the manufacture of dairy products, 21 modern slaughter-houses, 44 factories for the preparation of meat, 11 canned-fish factories, 6 factories for canned fruit and vegetables, 4 factories for chicory and coffee substitutes and 3 factories for the production of natural silk.

## VII. LAND SETTLEMENT

The work of agrarian reform has been accompanied by land settlement in the poorer rural districts, mainly in Southern

Serbia, the Voivodina, Syrmia, Slavonia and Baranya.

In Southern Serbia, the areas used for settlement consisted of vacant State land, fallow land and suitable woodland, communal land and land belonging to the villages which who not required for communal purposes, and private property which had been deserted. In other regions, parts of the State domains or of large private properties and land owned by autonomous bodies and religious institutions were utilised.

The land is distributed as follows in Southern Serbia: head of family, 5 hectares; each married male member of family, 4 hectares; each unmarried male member between 16 and 21 years of age, 2 hectares; each unmarried male member over 21 years, 3 hectares; each male child under 16 years, and each unmarried woman or widow, 1 hectare. Families possessing the necessary agricultural resources at the time of settlement

receive an additional 3 hectares.

In the northern regions, where the quality of the soil is better, the yield higher, the sale of agricultural produce easier and more profitable, and working and living conditions more favourable, and where also there are a great many poor farmers, to whom most of the land constituting the big properties has been distributed, settlers receive from 3 to 5 hectares of good land. In parts where the soil is less fertile, marshy or sandy, a larger area has been distributed in a few exceptional cases.

In addition, wherever possible, settlers have been given pasturage for their stock and those in the vicinity of forests

receive firewood as well as grazing-land.

The area for settlement depends on what land is available; the type of house and the layout are adapted to the requirements and customs of settlers. The number of families and houses in each settlement may be anything from 20 to 900. In Southern Serbia, most of the settlements consist of separate groups comprising a number of houses; elsewhere the smaller settlements form new roads in extension of existing villages, while the larger ones constitute independent villages with wide straight roads, and shops, school buildings, churches and municipal offices.

These settlements have been established with the help of very generous assistance from the State. In Southern Serbia, where the soil is less fertile and living conditions are had, further assistance is forthcoming. Schools and churches have been built in the larger settlements and municipal offices provided

in those forming independent communes. Besides the State, the banovines and communes have assisted in the erection of

such buildings.

Approximately 18,000 families have been settled in Southern Serbia. In the 330 settlements, some 12,000 houses with the necessary outbuildings, forty schools and thirty-two churches have been built; 225 wells have been sunk and two water systems laid down. Drainage works extend over upwards of 75 kilometres, and roughly 68 kilometres of irrigation channels have been dug. Over 30,000 hectares of marshland have been drained, and a protective dyke about 20 kilometres long has been built.



Moslems from Sarajevo (Bosnia).

In the northern regions, some 23,000 families have been settled. They have built 22,000 houses with 16,000 outbuildings. There are 178 settlements, some large and some small, with eighty-one schools, fourteen churches and forty municipal buildings. Several settlements have put up co-operative premises. Settlement in these regions has now been completed,

whereas, in the southern regions, it is still continuing.

The settlers have got over their first difficulties, and become acclimatised and accustomed to their new mode of life; they are steadily consolidating their economic position every year, and uninterrupted progress can be seen in every direction. Notwithstanding the difficulties inherent in the scheme and the relatively small funds available, land settlement may be said to have been a success from the social, economic and national points of view.

## TECHNICAL AND CULTURAL PROPAGANDA IN COUNTRY DISTRICTS

The economic and social structure of Yugoslavia is such that special measures are required to raise the cultural and educational level of the rural masses and add to their comfort and well-being. The State and the autonomous bodies and banovines are making every effort to improve the standard of agriculturists, so that, once equipped with the specialised knowledge which their calling demands, they may successfully and profitably apply the knowledge derived from modern scientific and technical discoveries.

The Government has founded two agricultural faculties—at Belgrade and Zagreb—at which a sufficient number of specialists can be trained for the difficult task of agricultural teaching.

It has also established schools—secondary, elementary, specialised and domestic—and founded other agricultural institutions (experimental and ethnological stations, stud-farms, model farms, nurseries, fruit-farms, vineyards, etc.), to improve agricultural production and raise the general level of agriculture.

Yugoslavia now possesses three secondary agricultural schools—at Valjevo, Križevci and Bukovo—thirty elementary and specialised agricultural schools and twelve agricultural

domestic science schools.

In addition to these institutions, which are inadequate considering the structure of the Yugoslav State, there is a network of agricultural organisations in permanent touch with the population, which endeavour, by providing the necessary technical training, to encourage the farmer to introduce modern agricultural methods.

Special attention is devoted to domestic science schools and courses for girls and women in country districts, so as to produce

sensible, competent and well-informed women who will be good

mothers and capable housekeepers.

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During the school year 1922/23, when the scheme was first instituted, there were only three such schools—with seventy pupils and twenty-one teachers—and not a single course. In 1938/39, there were three domestic science schools and 100 courses, with 2,332 pupils and 198 teachers. There are also a number of private schools and courses: eleven in the banovine of the

Drava, seven in the Sava and three in the Littoral.

Though not as yet widely extended, the activities of the health co-operative societies are a very important factor in rural cultural progress, by reason of their methods, which are adapted to the intellectual standards and character of the peasant, and by reason of their programme, which is suited to his real requirements. These institutions aim at direct action, (practical schools), and the organisation of their members promotes self-education and permanent co-operation. They have the technical assistance of experts—doctors, agricultural specialists, veterinary surgeons, etc.—in every sphere: crops, care of gardens and meadowland, erection of pens for stock, sheds, henhouses, beehives, etc.; women's handwork, household management, rearing of children, hygiene, nutrition; cultural requirements and recreation. Throughout, their endeavour is to improve the peasant's lot. Their educational work, which has met with undoubted success, is carried on by the youth sections, for men and for girls, forming part of the organisation. It aims at the performance of certain definite agricultural, health and co-operative tasks, which are fixed in the autumn, at the beginning of each year's activities, for the coming year. The plan of work is discussed and prepared with the help of experts during the autumn and winter, and the necessary information and instructions are supplied. Then the work is carried out in the course of the agricultural year, ending in the autumn with exhibitions, reports and a statement of accounts. Thousands of girls and men join in the scheme, which is a perfect way of educating the rural masses.

SILLING

#### VIII. AGRICULTURAL CO-OPERATION

## I. PLACE OF AGRICULTURAL CO-OPERATION IN THE CO-OPERATIVE MOVEMENT

Agricultural co-operation may be said to correspond approximately to the rôle of agriculture in the national economy. About 80% of the population (at present close on 16 millions) is made up of agriculturists, and agriculture represented 57.2%

of the national revenue, totalling 38,200 millions in 1936.

On the basis of the number of co-operative members and cooperative societies, their financial resources and their economic importance, agricultural co-operation would appear to represent about 80% of the co-operative movement as a whole. At the end of 1937, there were 10,137 co-operative societies, only 1,000 of which were non-agricultural. The relative importance of the latter type is, however, somewhat greater, considering that their membership is generally larger than that of the agricultural societies; the same remark also applies very largely to financial resources. Thus, although agricultural societies represent numerically 90% of all the co-operative organisations in the country, agricultural co-operation may be assessed at about 80% of the movement as a whole; but accurate and adequate data are not available. A co-operative society may include both agriculturists and non-agricultural members. The same applies to the unions to which many of the agricultural and non-agricultural societies are affiliated, so that it is difficult to distinguish between the two categories.

## 2. DEVELOPMENT AND ORGANISATION OF THE MOVEMENT

The co-operative movement shows continual progress, as may be seen by the following figures:

1920	 	 	 3,568	co-operative societies
1925	 	 	 3,943	**
1935		 		
1936	 	 	 9,188	**
1937	 	 	 10,137	•••

In seventeen years, the number of co-operative societies has thus almost trebled. The increase is even more remarkable when one considers that the membership rose from 456,175 in 1925 to 1,329,015 in 1937.

The co-operative movement comprises three series of organisations: (a) local organisations; (b) central organisations, of the second degree; and (c) higher organisations, of the

third degree.

The new law of 1937 on economic co-operative societies superseded the various legal provisions which up to that date had governed the co-operative movement according to the different categories and regions. Every local co-operative society must now belong to a co-operative union, and the latter must be affiliated to the General Federation of Co-operative Unions, which has its headquarters at Belgrade.



Peasant from the Prozor neighbourhood (Herzogovina).

(a) Local Organisations.—These, as has been said, number upwards of 10,000 and are generally of a specialised character. Co-operative societies of a more general character, concerned simultaneously with credit operations, the furnishing of supplies for members, the sale of produce and so forth, are rare. Often in a single village a number of co-operative societies exist side by side for purposes of credit, consumption, stock-breeding,

electricity, etc.

Credit co-operative societies are the commonest. There has, however, been a decline in their importance in the Yugo-slav co-operative movement as a whole. In 1925, of the 3,943 societies, 2,414, or 62%, were credit co-operative societies. In 1937, there were only 4,692 out of a total of 10,137—that is, 42%. These societies, the simplest form of co-operative organisation, are declining in importance compared with societies whose constitution and administration are more complex. The most striking feature has been the growth of consumers' co-operative societies, which have increased almost three-fold—from 973 in 1925 to 2,259 in 1937 (including about 2,000 agricultural societies).

Next in order of importance come: stock-breeding societies, 690 in 1937; agrarian societies, founded with State aid by settlers, 489; health societies, 125; co-operative dairies, 218; wheat-growing societies, 133; vine-growing societies, 138; fruit-growing societies, 113; and co-operative societies for rosemary-growing, insurance, poultry-farming, fisheries, etc.

(b) Central Organisations.—All local co-operative organisations must be affiliated to central organisations. These number sixty-seven and are of three kinds: (1) some are for auditing; (2) others are concerned only with economic activities; and (3) others again are for auditing and for business.

Only two are not concerned with auditing, and they are non-agricultural and not very powerful. None of the central agricultural organisations confines its activities to auditing. The central organisations which do not concern themselves with auditing and whose activities are purely economic are all

agricultural in character.

The agricultural co-operative unions engaged in purely economic activities are generally of a specialised character. Their members are co-operative societies of the same category—credit, stock-breeding, consumption, etc.—for which they act as a centre. On the other hand, it would not be correct to speak of specialisation in the case of unions of the second degree, which also concern themselves with auditing. As a rule, their members are societies—credit, consumption, etc.—of various categories. At the same time, among the agricultural co-operative organisations of the second degree engaged both in econo-

mic activities and in auditing, there are a number of a specialised character. This applies, for instance, to five regional credit co-operative organisations, the union of health co-operative societies, etc.

Of the central agricultural organisations, only one covers practically the whole of the country; this is the General Union of Serbian Agricultural Co-operative Societies. Slovenia (Banovina of the Drava) is the only region outside its sphere of action. The other organisations of this type are regional in character. They often reflect the political and economic conditions that prevailed in the different regions before the union of the country as a single State. There are Serbian, Croatian, Slovene, Dalmatian, Bosnian, and other organisations. Some are referred to as "Catholic", others as "liberal", etc.

Taking the large majority of the organisations, however, the co-operative movement may be described as neutral: political

and religious influences play very little part in it.

(c) Higher Organisations.—Notwithstanding the diversity found in the central organisations of the second degree, the whole co-operative movement—agricultural and non-agricultural—is constituted so as to form a single organisation: the General Federation of Co-operative Unions, voluntarily founded, on the creation of the Yugoslav State in 1919, by the co-operative unions. The new co-operative law confers on it a compulsory, semi-official character. All co-operative unions concerned with auditing must belong to it. The Federation represents the Yugoslav co-operative movement as a whole; it does not itself engage in economic activities. It includes at present thirty-three co-operative auditing unions. Unions engaged in economic activities but not in auditing cannot be members; they must be affiliated to auditing unions which are members.

The new co-operative law provides also for the creation of a Co-operative Bank, which will be the highest economic organisation within the co-operative movement. Its task is to centralise co-operative finances. It has not yet been established,

but preparations are well advanced.

To sum up, the Yugoslav co-operative system may be briefly described as follows: there are first the local organisations, of a specialised character. As a rule, the unions or organisations of the second degree combine co-operative societies of different categories and different types, generally engaged in various activities, and are themselves concerned with auditing and different kinds of business: credit, purchase, sale, etc. The higher organisations—the General Federation and the Co-operative Bank—are specialised: the first exercises, as it were, a moral influence, while the second will be concerned with economic activities.

# 3. FINANCIAL RESOURCES AND SITUATION OF THE CO-OPERATIVE ORGANISATIONS

The funds of the co-operative organisations are derived, to a large extent, from co-operative sources. Members' savings, reserves, and the societies' shares constitute their principal assets.

-772	7.755		1937	TODE	
			Central organisations	Local organisations (figures received from 70% of the societies)	Total
I.	Societies' sh	ares	 30,642,000	148,165,000	178,807,000
2.	Reserves		 240,215,000	306,854,000	547,069,000
3.	Savings		 308,605,000	2,022,999,000	2,331,604,000
4.	Loans		 570,776,000	528,322,000	1,099,098,000
			1,150,238,000	3,006,340,000	4,156,578,000

As may be seen, the total resources of all the co-operative organisations—local and central—exceeded 4,100 million dinars. In all probability, they were even greater, for the figures available date from 1937 for the central organisations and from 1935 for the local organisations. The latter's resources for 1937, considering the continual development of co-operative organisations, are probably far higher. Moreover, data concerning financial resources were supplied by only 70% of the local societies. There are no figures for the remaining 30%, which reduces the sum total.

The greater part of the funds were savings (compulsory or voluntary) amounting to 2,331 million dinars; it is mostly members who entrust their savings to the co-operative societies. Loans, for local and central organisations, amount to a total of 1,100 millions. This, too, consists partly of co-operative resources; co-operative organisations, for instance, contract loans with their central organisations. The 528 millions for local organisations, representing loans, are derived to a very large extent from co-operative sources.

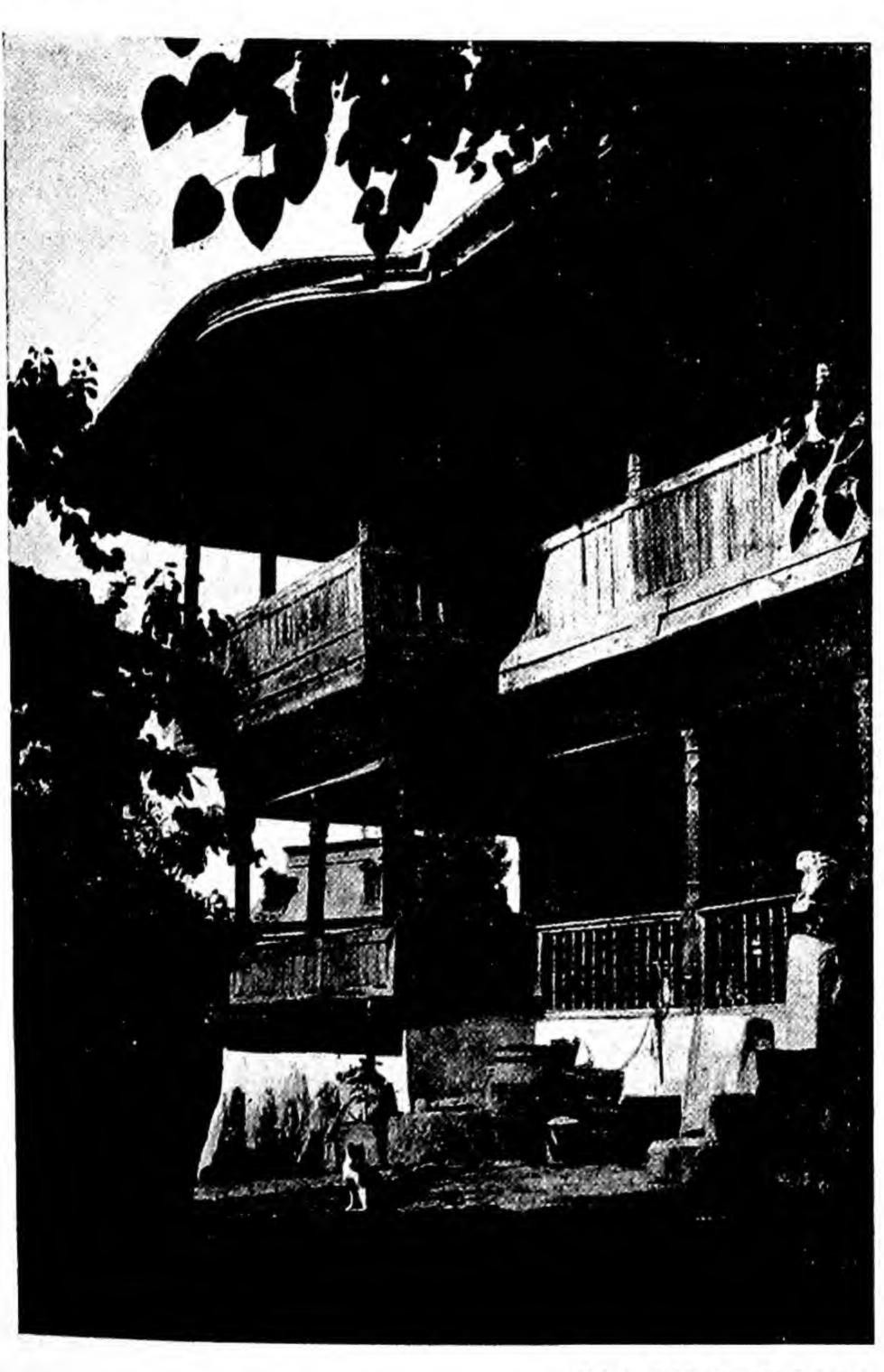
Of the total funds available for co-operative purposes, almost three-fourths are supplied by the co-operative movement itself.

Reserves, or societies' capital, totalling 547 million dinars, are appreciably higher than the total for societies' shares—barely 179 millions—chiefly as a consequence of the Raiffeisen principles applied in agricultural co-operation.

# 4. IDEOLOGICAL BASES OF THE CO-OPERATIVE MOVEMENT

The co-operative movement is based partly on Rochdale and partly on Raiffeisen principles. Schultze-Delitsch principles are also applied, though less often. Agricultural credit co-opera-

tive societies were the first to be established on the Raiffeisen model, during the second half of the nineteenth century. As Avramović, the father of the Serbian agricultural co-operative movement, once wrote: "While we were busy framing the statutes of credit co-operative societies for our peasants, the really important thing for us was the introduction into this country of the essential principles of Raiffeisen; mutual aid, joint responsibility, a limited field of activity, non-distribution of surplus and reserve funds and the granting of credits to none but co-operators."



[Photo Arhiv Pulnik, Belgrade.

Old house near Niš (Serbia).

The agricultural co-operative movement is still strongly influenced by Raiffeisen principles. At the end of 1936, there were 3,131 credit co-operative societies; of these, 2,513 were of the unlimited liability—that is, the Raiffeisen—type, and only 618 of the limited liability or Schultze-Delitsch type. Consumers' agricultural co-operative societies are mostly run on Rochdale principles. Moreover, the new co-operative law makes the application of the essential co-operative principles compulsory. It provides that "the co-operative society shall not share out the surplus, or, if it does, shall share it out proportionately to the business done by the individual co-operator with the society."

The society can only allow limited interest on its shares,

in no case exceeding 6%.

Every co-operator has only one vote at general meetings. In certain parts of the country, under the legal provisions previously in force, this democratic principle was not always applied. The new law makes it compulsory for all organisations, subject to a few exceptions.

# 5. THE Rôle OF AGRICULTURAL CO-OPERATION

The agricultural co-operative movement exercises an economic influence which has already had remarkable results. It has done much to raise the social, health and cultural level

of the rural population.

The various credit organisations—private and public banks, co-operative organisations—had 274,000 million dinars at their disposal. Of this total, about 10,800 millions return to the private banks and upwards of 4,000 million dinars to the co-operative organisations. The financial strength of the co-operative organisations is nearly half that of the private banks.

Savings deposits total about 12,000 millions, of which roughly 5,000 millions are in the hands of private banks and 2,500 millions in those of co-operative organisations. Here, again, the share of the co-operative organisations is half that

of the private banks.

It is in connection with the export of live-stock that agricultural co-operation has been most prominent. In 1933, the General Federation opened a department for the organisation of the export and co-operative sale of live-stock and poultry. By a decision reached by the special committee of the Foreign Trade Office some years ago, the co-operative movement controls 40% of the exports of live-stock and certain products, 40% being in the hands of private exporters and 20% in the hands of producers. Exports in 1937 amounted to upwards of 1,000 million dinars, the co-operative share being about 400 millions. The General Union of Serbian Agricultural Co-operative Societies

also opened and now operates a slaughterhouse; it exports

animal products and meat preparations.

Again, agricultural co-operation plays an important part in the corn trade. When the slump in agricultural prices led to the foundation of the Chartered Company for the export of agricultural produce—with the object of raising prices for wheat, in particular—agricultural co-operation took a very active part. The Chartered Company now has practically a monopoly of the wheat export trade, ranging from 15,000 to 35,000 truck-loads. During the 1937/38 season, it purchased through the co-operative organisations 15% of all the export grain; the present percentage is 28%. The fact of agricultural co-operation's participating in this way enables farmers to take full advantage of the comparatively high prices paid by the Chartered Company; this is not possible when the purchase is effected through private commercial channels.

The agricultural consumers' co-operative societies have been successful in furnishing the rural population with supplies on favourable terms. There were 2,000 agricultural consumers' co-operative societies in 1938. The 1,600 societies affiliated to the General Union of Serbian Rural Co-operative Societies supplied their members with goods to the value of 250 million

dinars.

The rôle of co-operation goes beyond that of economic activities. The statutes provide that one of the objects of the co-operative society shall be to promote "the improvement of health and cultural conditions and the social insurance of co-operators and members of their families", this clause being applied in practice. The health co-operative societies, numbering 125, organise curative and preventive medical services in the villages, as do the credit and other co-operative organisations, which often establish "health foundations". The agricultural societies form not only economic but also cultural centres. They generally have a wireless set, enabling co-operators to listen-in to the broadcast lectures for agriculturists, due to the initiative of the co-operative unions; there is often a library for the use of members. The co-operative papers aim at promoting cultural progress among the peasant classes; there are at present twenty-five co-operative newspapers and reviews, with a circulation of about 100,000. In short, agricultural co-operation exercises a useful influence from every point of view. These benefits, moreover, are enjoyed mainly by those who have most need of them—that is to say, by agriculturists with small and medium-sized farms; for 96.4% of the agricultural co-operators own farms under 20 hectares and 56.8% properties of less than 5 hectares.

# IX. AGRICULTURAL CREDIT

# I. STRUCTURE OF AGRICULTURE

According to recent statistics, the agricultural population represents 76.27% of the whole population. Cultivated land constitutes 58% of the total area of the State (14.5 million hectares), being made up as follows: 30.28% arable land, 25.18% meadow and pasture-land, 1.16% orchards, 0.86% vineyards,

0.59% kitchen gardens.

Agricultural properties under 20 hectares in area total 1,768,000 hectares (97.1%). Yugoslavia is a country of small landowners and small properties. The principal problem of agriculture is the disproportion between the average area and the number of persons whom the holding has to support. Added to this are the absence of agricultural technique, a shortage of livestock, and too few up-to-date implements and machines. Lastly, the work is not yet sufficiently rationalised.

This notwithstanding, considerable progress has been achieved. Stock has improved in quality, the average yield per hectare has risen and increasing attention is being paid to fruit-growing; the quality is steadily improving, though stan-

dardisation might produce even better results.

But in spite of progress, the yield is still low, owing to the want of organisation in the agricultural world. Most farmers both buy and sell entirely on their own account. Again, the disparity between the area under cultivation and the number of persons living on the farm means higher costs under the existing system of rural economy. Lastly, the farmer is driven by lack of capital and shortage of ready cash to seek credit on conditions so onerous that, instead of affording relief, it impedes further progress.

# 2. NECESSITY OF CREDIT FOR THE AGRICULTURIST

So much of the country having been the scene of hostilities during the world war, many farmers had to set about the reconstruction of their devastated holdings. Then, after the war, oversea competition made rationalisation imperative. Lastly, the increase in population meant purchasing land to provide work for those who could not find it elsewhere. Not having the necessary funds, the farmer was obliged to apply for credit to meet some, at all events, of his more pressing needs.

Agricultural credit, at that time, was entirely in private hands—that is to say, in the hands of the banks— chiefly loca 1

banks in the smaller towns—and of private individuals. The farmer could not obtain loans except on very onerous conditions.

This was bearable during a period of economic prosperity. But when the world economic depression set in and agricultural prices slumped, the farmer immediately felt a further disproportion between his purchasing power and the heavy undertakings into which he had entered. Then the question of organised agricultural credit became not merely an economic but a social question of the first importance. The State was obliged to intervene. Its tentative efforts in 1925, in the shape of an



Peasant woman from the Skoplje neighbourhood (South Serbia).

agricultural credit department to grant farmers co-operative credit on favourable terms, had not met with success; accordingly, in 1929, a powerful banking institution—the Chartered Agricultural Bank, at Belgrade—was founded to supply credit for agriculture on terms within its means.

# THE AGRICULTURIST'S CREDITORS

The agriculturist could obtain credits from:

The Chartered Agricultural Bank.—This was founded under a special law of 1929 as a central agricultural credit institution with a capital of 700 million dinars. The State participated in its foundation both directly and indirectly through State institutions such as the State Mortgage Bank, the Post Office Savings Bank and the National Bank. The Chartered Agricultural Bank sought, by making large credits available, to release the agriculturist from debts contracted on onerous terms. The favourable conditions which it offered for loans enabled the farmer to pay off his old debts and forced other creditors to reduce their charges, more particularly by means of a considerable reduction in the interest rate.

During the first half of 1931, the Bank's early activities on these lines suffered from the continued deterioration of the economic and banking situation. Its operations were hampered by the measures taken by the Government in 1932 postponing the repayment of agriculturists' debts, measures which were subsequently extended until the autumn of 1936, when final regulations for the liquidation of debts were promulgated. But, despite these unfavourable circumstances, the Bank did manage, during the first eight years of its existence, to provide agri-

culturists with:

						Dinars
20,576 mortgage loans, total	ling				13.4	609,421,705
112,700 co-operative loans, t						850,666,119
3,175 bills and advances, tot						38,591,918
Total						1,498,679,742
At December 31st, 1937,	the	bala	ance	of	this	
amount outstanding was				•••		742,513,337

Agricultural Co-operative Societies .- After the war, the agricultural co-operative societies had only very limited funds at their disposal. The extension of their activities served to increase their resources appreciably, and hence their ability to grant loans to their members. But these funds were still not sufficient to meet the requirements of co-operators, except in Slovenia,

where the co-operative societies were the agriculturists' principal creditors. The farmers' indebtedness towards the agricultural co-operative societies in 1932 represented 12.54% of their total debts.

Banks and Savings Banks.—Up to 1932, the share of the banks and savings banks in loans granted to agriculturists constituted 32.18% of the latter's total debt. These credits, which were granted on very unfavourable terms, helped to impoverish small-holders.

Private Creditors.—Private individuals were formerly the principal creditors of agriculturists, the total sum involved being upwards of 3,000 million dinars (45.54%). Small tradespeople in the neighbouring towns supplied the debtor with goods and lent him money.

#### 4. RATE OF INTEREST

When the Chartered Agricultural Bank began operations in 1929, the interest rate on loans was 9%. It was gradually reduced to 6% for most of the Bank's operations, and varies at present between 4.5% and 6%, according to the nature of the credit.

For agricultural co-operative societies, the interest rate varied according to the region; it was lowest in Slovenia (6%) and highest in Dalmatia (18%, and often as much as 24%).

The rate charged by private creditors varied from 24% to

30%.

Under the first law of April 1932, the maximum interest rate was fixed at 10%. In November 1933, it was reduced to 4.5%.

# 5. AGRICULTURISTS' DEBTS

According to the investigation carried out by the Chartered Agricultural Bank in 1932, the agriculturists' indebtedness was as follows:

		Dinars (000,000's)
To the State Mortgage Bank	 	206.7 (2%)
To the Chartered Agricultural Bank	 	499.0 (7%)
To co-operative institutions	 	875.9 (12%)
To private banks and savings banks	 	2,246.9 (32%)
To two private creditors	 • •	3,154.2 (45%)

6,982.7

Total indebtedness

After a series of legislative measures, beginning in April 1932, which were designed to facilitate the repayment of agriculturists' debts, final regulations concerning the liquidation of such debts

were promulgated in September 1936.

In virtue of these provisions, the agriculturists' creditors—that is, the banking institutions and co-operative credit organisations—transferred to the Chartered Agricultural Bank all claims dating from before April 20th, 1932. The Bank will reimburse the creditors as follows: 50% will be repaid in four-teen years by annual instalments bearing 3% interest; bonds will be issued at 3% for 25% of the debts; the remaining 25% will be covered by the creditors out of their reserve funds and half their capital and shares.

Agriculturists' debts totalling less than 25,000 dinars were reduced by 50% of their value on April 20th, 1932; for debts totalling over 25,000 dinars, the district courts fix the percentage reduction (maximum 50%). Agriculturists are required to pay off these reduced debts by annual instalments, plus 4.5%

interest, within a period of 12 years.

The total credits to agriculturists which have been taken over by the Chartered Agricultural Bank are as follows:

								Dinars
Banks and total of								1,741,961,489
Savings ba	nks,	11,56	3 cre	dits	to th	e tota	al of	 129,992,480
total of		-						1,124,761,141
764,910	credi	ts to	the to	otal o	of			 2,996,715,110

Debts due to private individuals and other creditors, the settlement of which has not been taken over by the Chartered Agricultural Bank, are reduced by 50%, and agriculturists are required to repay them within 12 years, with annual interest at the rate of 3%. According to the investigation carried out in 1932, the total of such debts is equal to that of the credits taken over by the Chartered Agricultural Bank.

#### 6. Conclusion

To increase the yield of Yugoslav agriculture, a joint effort is required on the part of the agriculturists, the co-operative organisations and the State; measures have already been taken to bring this about. Among other things, the State has founded a chartered company for the export of agricultural produce—the "Prizad", which is responsible for all agricultural exports—and has led a chartered silo company to provide storage for

YUGOSLAVIA



[Photo Arhiv Putnik, Belgrade.

Staro Nagoričano (South Serbia).

produce. The State's efforts are also directed towards the stabilisation of agricultural prices. A law relating to agricultural co-operative organisations aims at extending the co-operative movement.

The area under cultivation must also be enlarged. Only 58% of the land is cultivated. The drying-up and draining of marshland would make vast regions available, and this would absorb

a large part of the surplus rural labour.

The Chartered Agricultural Bank, which holds the greater part of the capital intended for agriculture, found it necessary first to reorganise the credit system and carry out the conversion of agricultural debts. Most of this work has already been done. Having taken over the old credits, the Chartered Agricultural Bank has now become the agriculturist's principal creditor.

Agricultural Bank on particularly favourable terms commensurate with the low yield of agriculture. Credits will be granted chiefly for the following purposes: (1) to improve the technical equipment of rural concerns by the purchase of agricultural

implements and machinery; (2) to bring the producer into closer touch with the market by offering more favourable opportunities for the disposal of agricultural produce and assisting in the construction of silos and warehouses; (3) to finance the processing of agricultural produce; (4) to put through any other measures for the technical, sanitary and cultural improvement of rural districts; (5) to encourage settlement on the land by peasants having little or no arable land; (6) to finance improvement works.

The Chartered Agricultural Bank can obtain the necessary funds from the National Bank, the State Mortgage Bank and the Post Office Savings Bank. The State is required to support it

in all measures of public utility.

There can be no question of foreign loans for the present. Recourse to foreign capital would only be feasible if the conditions could be adapted to the yield of Yugoslav agriculture.

# Insurance against Agricultural Risks.

Insurance against fire is left entirely to the discretion of private individuals and associations, except in Slovenia; this former Austrian region has inherited two mutual insurance

institutions, to which most of the farmers are affiliated.

The mass of agriculturists have not responded to the attempts made to introduce optional insurance against hail, for growing crops and harvests, by the creation of a compensation fund for damage. Neither the Law of the Kingdom of Serbia of November 15th, 1905, nor that of the Kingdom of Yugoslavia of June 31st, 1923, met with a favourable reception in agricultural circles. Real activity in the matter dates only from the promulgation of the Law of February 10th, 1931, concerning the compulsory insurance of growing crops and harvests against hail. In virtue of this law, special institutions were subsequently set up in different banovines, the first in 1933 in the banovine of the Sava and a second in 1938 in the banovine of the Danube. For the other banovines, regulations are either in process of preparation or have just been promulgated. In all these institutions, insurance is to be uniform and available to the most needy; the premium is generally from 5 to 6 dinars per hectare; for vineyards only, it may be as much as 100 dinars per hectare. During the four years 1934-1937, the Sava institution paid out close on 64 million dinars, including 26.8 millions for the year 1937 alone. In 1937, the average compensation paid was 132 dinars per cadastral arpent (about half a hectare) of arable land and 824 dinars per cadastral arpent of vineyard—that is to say, twenty-six and eight times, respectively, as much as the regular premiums. Thousands of families were thus saved in critical circumstances

which threatened the independence and the very existence of

their holdings.

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While insurance against hail has now been made compulsory, insurance against epizootic diseases is still optional; it is in the hands of special associations, most of them near Zagreb, the headquarters of their central union. There were 169 associations at the end of 1938, comprising 5,400 members, who had insured 13,400 head of live-stock, valued at 17 million dinars. In seven years, 850,504 dinars compensation was paid for loss of stock. These figures are not very high considering the total number of live-stock in the country; at the same time, the experiment may serve as an example for other regions and eventually make it possible to introduce this type of insurance all over the country and to make it compulsory, like insurance against heil

and to make it compulsory, like insurance against hail.

In addition to these various forms of insurance which concern owners more particularly, there is another very important form that concerns labourers and domestic servants. The 1931 census gave the figures for day-labourers, domestic servants, apprentices, etc., in agriculture as 474,504. Agricultural labourers do not come under the system of compulsory sickness and accident insurance applicable to all other categories of workers, to which old-age and invalidity insurance were also recently extended. Only workers employed on mechanical threshers are covered by sickness and accident insurance, and then only while so employed. The Minister for Social Policy and Health is anxious that social insurance should in time be extended to agricultural workers.

#### X. EDUCATION

After their liberation and unification in 1918, the Yugoslav people had to cope with a number of educational problems. Two factors seemed likely to impede the development of national education: the divergence between the school-attendance laws in different regions, and the high percentage of illiteracy, espe-

cially among women, in the rural population.

The young State possessed seven cultural centres (Belgrade, Zagreb, Ljubljana, Cetinje, Split, Sarajevo and Novi-Sad) and seven different education laws. Elementary education was compulsory, but the school-attendance systems all differed. Over the greater part of the country, the period was four years, though, in certain regions, it might be six or even eight years chiefly in the towns. At 10 years of age, village children had completed their education, since there was no definite provision for continuing it in the villages beyond that age. Some children, it is true, attended agricultural schools and courses; but the majority, especially girls, stayed at home and helped their parents with agricultural and domestic work.

Thus village education suddenly broke off just as the child's faculties were developing and its desire to learn was keenest; a child cannot complete its education, and should not have to leave school, at the age of 10. Country children, snatched from their studies, were thus exposed too early in their career to the hard realities of life. They forgot what they had learnt, and many could not read or write, despite their four years of

schooling.

The Psychotechnical Institute at Belgrade carried out tests in 1931 and 1932 on over 1,000 village children from 12 to 15 years of age. There was a marked difference in development between those who had only attended school for four years and those who had continued their studies longer: the first (12-15 years) were found to be only of medium standard (with marks ranging from 242 to 270), while the second were very much more advanced (255 to 461 marks). Insufficient schooling

was inevitably reflected in retarded mental development.

Urban conditions were far more favourable to the extension of scholastic studies, and there was every likelihood that this difference in the duration of elementary-school attendance would increase the differences already existing between the urban and rural population. Again, the diversity in the education laws, added to this factor of urban and rural education, produced regional differences in the cultural level of the rural population. The spiritual and cultural unification of the Yugoslav people accordingly demanded the unification of the school-attendance laws. This was gradually achieved under the Education Law of

1929. The elementary schools were given the task of "bringing up and educating children in a spirit of national unity and religious toleration and making them loyal and active members of the State and of society". There were to be eight classes in the public elementary schools, and school attendance was declared compulsory. Now, if a pupil leaves a secondary or



Young woman from Sumadija (Serbia).

other school before completing the compulsory term of years required at the elementary school, he has to return to the latter to complete the eight years

to complete the eight years.

Unfortunately, this law, promulgated during the world economic depression, could not be put into force as quickly as it should have been, and facilities do not yet exist for giving all

children in country districts a course of education extending over eight years; the law does nevertheless provide a sound basis for general national education. It is only in the upper classes of the elementary school that teaching and training can be given on more practical lines, taking account of local requirements, and the law of 1929 now makes it possible to bring the school more

into touch with the daily life.

Added to the inadequacy of the four-year period for compulsory school attendance, another evil—illiteracy—was very common among the rural population, and retarded their cultural development. Pre-war Serbia, by reason of her continual strife with more powerful neighbours, had spent most of her energy in safeguarding her political independence, and here the proportion of illiterate persons was about 50%. In 1918, after the liberation and unification of the country, it became necessary to cope with this evil. In the past twenty years, the number of elementary schools has doubled, and there are nearly three times as many teachers and pupils (in 1919, 11,064 elementary teachers and, in 1938, 30,684; in 1919, 658,876 pupils and, in 1938, 1,431,523); but, these figures notwithstanding, the proportion of illiteracy is still about 40%. In this respect, the Moslem population is the worst off, as the girls rarely attend school.

Every effort, official and private, is being made to reduce illiteracy. The State has instituted courses for the army, and all illiterate members of the forces—on an average 15,000—are required to attend. The courses are in the hands of elementary-school teachers, who receive a State allowance of 60 dinars per pupil. The courses, lasting four months, include reading, writing, national history, the mother tongue, arithmetic and geography.

The State has organised similar courses in the villages, where regular teachers and others teach the illiterate peasants (male and female); the curriculum is the same as for the army, and the teacher is paid 70 dinars per pupil by the State. Rural domestic

science schools have also been established.

Of recent years, great activity has been displayed all over the country by various private voluntary associations, including "Prosvjeta", the "A.B.C. Club", the "Peasant Alliance" and "Progress"—the last-named association alone gave instruction

to 17,000 illiterates in 1937.

But, great as is the importance of these various official and private activities, these courses can only be regarded as a minor weapon for coping with illiteracy. Seeing that four years at an elementary school is not enough, what does a four-month course amount to? How many of the pupils who have attended such a course can really apply their knowledge? Many of them cannot even write a letter or read a book. What can they remember of the little they have learnt in that very brief period? After a few years, many can hardly sign their names. No, the cure for

illiteracy is not courses, but school attendance, preferably for the

full period of eight years.

It is only when they have completed their eight years at the elementary school, at the age of 14, that pupils are really beginning to develop physically and mentally. It is only then that they are capable of appreciating the spiritual and cultural values around them and within them. Their education should not be left to chance—it is essential to help those who have left school and broken off all school connections. It will only be possible to discuss here those institutions which are concerned with general education—namely, the people's universities, people's libraries, the wireless, and domestic science schools and courses.

#### I. PEOPLE'S UNIVERSITIES

In view of the educational condition of the country—the short period of elementary-school attendance and the high percentage of illiteracy—an important task awaits the people's universities, of which there are now seventy. Properly organised, and placed under the direction of competent teachers, these institutions have it in them to become important regional cultural centres. To-day, they are practically all in the towns, and their activities are generally confined to lectures, without any special plan. Of recent years, however, some of them have been extending their activities in the villages by engaging lecturers with films, these having been found very effective in arousing the interest of people who would not otherwise have been prepared to attend the lectures. Good educational films are being produced in Yugoslavia, the Social Hygiene School at Zagreb heading the list. It was under the roof of the latter that the first peasant university was founded in Yugoslavia, somewhat on the lines of similar institutions in Denmark. Peasants from 18 to 30 years of age go into residence for five months, the instruction given being general and practical, mainly in connection with agriculture and health. The objects of the peasant university may be defined as follows: (1) to teach the peasant how to look after his own health and that of his family; (2) to give him the necessary agricultural training; (3) to teach him his duties as a member of the family and instruct him in the political conditions of the commune and the State. The teaching is in the hands of professors, doctors, engineers and agricultural specialists. The university, which is now 10 years old, has also made provision for the training of girls. Courses extending over five months are organised every year for men and for girls, attendance at each course being limited to forty students.

For some time also, the elementary-school teachers have been endeavouring to extend their activities in the villages. In the

majority of cases, the rural population has neither the time nor the money to pay prolonged visits to the town. Courses lasting four months have accordingly been instituted, with lectures twice a week from 6 to 8 p.m., for both sexes. The instruction is free, and includes the mother tongue (selected authors, plays, recitations, letter-writing), geography, arithmetic, agriculture, rural economy, hygiene, history, civics and manual work. The

teachers are not paid for these courses.

It is too soon to judge of the results of this experiment, but it does offer, at present, the only real solution for the education of the masses. Schools and courses are to be started in the villages. Attempts by the towns to educate the rural population do not reach a very large number of the inhabitants. Moreover, any rural cultural activities must begin with a study of local conditions, and this is hardly possible except with institutions situated in the village itself. Only when provision is made for the education of the adult rural population on the spot, not by means of courses lasting a few months, but at schools where attendance extends over several years—possibly restricted to certain seasons—only then will it be possible to speak of real universities for the people. They would take the place of the school for those who have never had any schooling, and would extend and consolidate the superficial education obtained by others during their period of school attendance.

Two Congresses of People's Universities were held at Belgrade, in 1927 and 1935. The second stressed the need for founding a Union of People's Universities, and a law is at present being drafted by the Ministry of Education, providing for the allocation of an annual grant of 100,000 dinars to the

people's universities.

# 2. PEOPLE'S LIBRARIES

Before the establishment of the people's universities, whose activities, particularly in the villages, are not yet properly organised, a good book was the only means of extending education to the adult rural population. There were a large number of public libraries, even in the villages, before the war, but during the war a great many of these were destroyed. Every effort was made, after the liberation of the country, to restore the old libraries and establish new ones. There are at present 2,136 public libraries and reading-rooms registered at the Ministry of Education, the real total being well above this figure. Most of them are very badly off for books, and do not generally possess more than two or three hundred. The premises in which they are housed are used not only as reading-rooms but also for public ceremonies, lectures, theatrical and cinematographic performances, concerts and sometimes dances. The

Ministry of Education grants an annual subsidy of 100,000 dinars, and sends them books every year to the value of 100,000 dinars. The Ministry also organises travelling libraries, which pave the way for permanent libraries where these do not yet exist.



Peasant house at Morava (Serbia).

# 3. WIRELESS

The broadcasting stations at Belgrade, Zagreb and Ljubljana do not have any great educational influence on the rural population, which represents only 10% of the subscribers. The country has no factories for the manufacture of cheap wireless sets, and few of the villages are supplied with electric current. Every month, however, there are four special broadcasts for the rural population—three on agricultural questions and rationalisation, and one on social hygiene. One afternoon programme a week is devoted to light music, reading, folk songs and stories, and plays. A factory for wireless sets is to be erected, and this should do much to increase the effect of the radio in rural education.

# 4. Domestic Science Schools and Courses

The various domestic science schools and courses for women are pursuing their task in the rural districts. A number of these schools existed before 1918, but most of them have been

established since then by the new State. In view of the shortage of domestic science teachers, a training-school was founded in 1922, with a four-year programme, open to girls who have completed four years at a secondary school. The curriculum is not essentially different from that of other schools, but is

specially adapted to the purpose in view.

The domestic science schools and courses are run by the State and by private organisations. The schools are for boarders but it does offer at present the only real solution for the education only, the period of instruction being one year; the courses, lasting five months, have no arrangements for boarders and generally move on from place to place. There are also permanent courses, lasting five months—sometimes with a boarding

establishment—always held in the same place.

The travelling courses visit the villages only; permanent courses exist in the villages and towns. The schools and courses are open to girls and women from 15 to 30 years of age; four years' elementary-school attendance is necessary for admission to the schools, but the courses accept illiterate persons and teach them to read and write. The instruction is entrusted to from four to six teachers in the schools and to two or three teachers in the courses. It includes the mother tongue, national history and geography, arithmetic, science, hygiene, domestic economy, cookery, gardening, handwork, weaving and family and social duties. The maximum number of pupils for each course is thirty.

There are 250 annual courses in the country, including ninety private courses. Most of the State domestic science schools and courses are organised by the Ministry of Education. Some schools and courses come under the Ministry of Social Policy and Health and the Ministry of Agriculture. There is no essential difference between them; those under the Ministry of Education pay more attention to general education, while the Ministry of Social Policy and Health stresses the medico-social aspect and the Ministry of Agriculture the agricultural side.

The Ministry of Education spends about 5,500,000 dinars a year on the upkeep of domestic science schools and courses, the Ministry of Agriculture 5,000,000. These institutions have won the confidence of the rural population, and requests for such schools and courses are becoming more and more frequent. They are beginning to play an important part in the agricultural and educational development of the country districts by teaching girls and women how to bring up children, instructing them in rational methods of domestic economy and inculcating hygienic principles.

#### XI. FOLKLORE

The Yugoslavs-Serbs, Croats and Slovenes-are a peasant people. Peasant life, together with the geographical and cultural conditions of the Balkan Peninsula, have lent a particular character to the spirit, mentality and folklore of the southern Slavs. In the high plateaux and pastures, a nomadic existence played the chief part in the Yugoslav folklore of the region. Having had no State of their own from the fifteenth century onwards, and having been forced to retire before foreign invasion into the more remote mountain recesses, these Slav tribes have retained intact the original ethnical characteristics which perhaps they brought with them into the Balkan Peninsula. Many habits dating from ancient culture and paganism have been preserved unchanged. Popular customs connected with birth, marriage and death, the feast of the "Slava" (the feast of the family's patron saint) among the Serbs, animistic beliefs in the power of the dead and of ancestors, annual celebrations devoted to the patron saints of men and beasts, the magical formulæ that abound in popular medicine—all these are so many proofs of the demographic revival which took place between the fifteenth and nineteenth centuries.

These elements of folklore are more apparent among the Serbs than among either the Croats or the Slovenes. This is primarily due to the religious, cultural and social differences that exist among the Yugoslav peoples. The Serbs are Orthodox, the Croats and Slovenes Catholic. The Croats and Slovenes have dropped some of the customs of the old Yugoslav folklore—for instance, the "Slava", which still persists among the Serbs. The Serbs, for whom Orthodoxy was bound up with the national Serb idea, have retained more of their old customs. After the disappearance of the Serb State in the Middle Ages, the Orthodox clergy kept in touch with the people, protecting the ethnical characteristics and the customs and folklore of the nation, and thus keeping the national consciousness alive.

Popular epic songs, composed principally between the sixteenth and nineteenth centuries, contain the essence of the national and historical feeling, of the beliefs of the people and of their ideas on life, morality and duty. They incorporate

many features of the national folklore.

To understand Yugoslav folklore, one must bear in mind the many migrations of which the Balkan peninsula has been the theatre by reason of the vacillating fortunes of certain foreign States, particularly the Ottoman Empire. Thanks to these migrations, which began as early as the fourteenth century among the nomadic southern Slav population, popular customs and traditions spread to the most distant parts of the Balkan peninsula. The migrations played their part, too, in the intermingling of the different Slav tribes, and helped to create a

single type of folklore extending over a vast area.

The folklore also reflects the material culture of the southern Slavs. The type of house and building, costumes and other material creations have been adapted to changing times and modern conditions, but this material culture also shows the influence of the ethnographical forms peculiar to Yugoslav peasant life.

#### XII. RURAL LEISURE

The Yugoslav peoples are possessed of great artistic talent, as is evidenced by their songs, tales, dances, embroidery, weaving and costumes dating from a distant past. Variety, symbolism and originality are characteristic of these various creations. This powerful factor has enabled the Yugoslavs, through centuries of foreign domination and under the guidance of a clergy hardly less ignorant than themselves, to preserve the feeling of their history and mission in the world.

Recreation has also had its influence on the national education and conscience: evenings spent together and reunions in the



Peasants from the Zagreb neighbourhood (Croatia).

communal meeting-place; family gatherings, when, to the sound of the "gussli", songs were sung in celebration of the past and of the glories and heroic deeds of other days; village dances; the "Slava" among the Serbs; religious feast-days; weddings; traditional festivities and symbolic demonstrations in honour

of the important events of life.

While keeping up their old customs, the Yugoslav people are ready to adopt modern forms of amusement suited to the national spirit and aspirations. Even before experts had taken up the matter, the peasants had thought out these things for themselves and discovered fresh means of occupying their leisure. They founded musical, choral and dramatic societies, and reading-rooms and libraries; they organised dances and meetings, and, for young people of both sexes, "Sokol" societies and similar associations were established for purposes of education and physical and mental recreation. These various activities are found in practically every village. The peasant, while accepting new forms of recreation, imbues them with his own particular spirit and cast of mind. Thus, side by side with rural social progress, and the extension of the co-operative movement-which, in Yugoslavia, is not merely a mutual form of agricultural assistance, but an expression of spiritual tendencies—the peasants are endeavouring to organise their leisure according to their own ideas. The national spirit is such that it has power to transform and fashion modern things to suit its own purpose, thereby contributing towards the general culture of mankind.

# XIII. THE RÔLE OF WOMEN IN RURAL LIFE

In rural districts, the Yugoslav woman is the pillar of the family and of the national ideals, despite her lack of education. She it is who rears the children, and to her the nation is indebted for generations of warriors who for centuries have fought heroically and formed a living barrier in the face of foreign

aggression.

While a superficial observer might imagine that woman's place in the country is quite subordinate, a deeper insight into the position would show that this is not the case. As mistress of the house, she is responsible for looking after the household and seeing to the children's welfare. The husband, the head of the family, perpetuates the family name, and as long as he lives, neither the fire on the hearth nor, among the Serbs, the candle of the "Slava" will ever be extinguished. This explains the respect in which he is held. The woman ranks after the youngest male member of the family; she serves at table, but this does not mean that her rôle is one of mere obedience. On the contrary, she is consulted on every issue and her advice is listened to. Often, after the death of her husband, she becomes the head of the family. In some regions, a woman may have her own property and income. The head of the family is not simply an autocrat; he has a very heavy responsibility. He takes counsel with the elder members of the family, including the women, but he alone is responsible for all decisions; he may, in case of need, be replaced by someone else. The dignity thus conferred on him carries with it fewer privileges than responsibilities, as he has to watch over the interests of the whole family. The position of the woman is dependent on this state of affairs. She has great responsibilities towards the family, particularly in the matter of food and as regards the children; at the same time, she is possessed of extensive rights in the performance of her duties.

Her rôle in the rural family has evolved in the course of centuries with changes in the family conditions and mode of life, but she has always been the mistress of the house, with the duty of bringing up the children. For a time, this state of affairs was interrupted, when the sons were obliged to leave the family roof and set up on their own account; the shortage of labour which this involved made it necessary for the woman to work in the fields and look after the live-stock. After the war, with the return of prosperity, she returned to her home and her

children.

Though still insufficiently educated, women are thus an important factor in preserving the traditions of the people, their patriarchal life and all the customs which unite the generations

through centuries. They it is who train the character of the Yugoslav peasant and develop in him those essential qualities which, during the war, made him an ardent patriot and a fearless soldier. Notwithstanding the harsh conditions of country life and the burden of work and responsibility which falls to her lot, the woman has always been the dominant factor in preserving the vital force and racial virtues of the Southern Slavs.

# XIV. RURAL MEDICO-SOCIAL POLICY

Rural medico-social policy is adapted to the social conditions obtaining in the country. Yugoslavia, as a land of small-holdings, offers a peculiar field for this type of activity, which is determined by the requirements, mode of life and mentality of the agriculturists, who make up 76% of the population. Their living conditions vary according to the locality, their own individual nature, their social environment and their historical background. The unequal progress of the national idea and



Harvest at Borča.

of social life means that medico-social problems present special aspects which must be sought out and studied before any useful scheme of organisation can be devised in this sphere. Medico-social matters in Yugoslavia come under the public health service. There is a special section, at the Ministry of Public Health, for the study of social conditions; this has supplied the bases for a medico-social policy, which has considerable achievements to its credit, in the matter of the improvement of public health. The various health institutions, over and above their ordinary duties, are engaged on systematic work according to a special plan designed to meet the particular requirements of the case, with a view to furnishing sound criteria for all medico-social activities. Their investigations are mainly

concerned with the rural problem. A number of important

publications on the subject have already appeared.

Demographic and biometric data demonstrate that the Yugoslav people are of a satisfactory vital standard, their chief characteristics being a high birth rate and good physiological development. Natural influences make up for the drawbacks of inadequate cultural development. The limited extent to which social intercourse has been possible has helped to preserve the best characteristics of the patriarchal age. Nevertheless, civilisation and modern life have inevitably left their mark. Earlier generations were prohibited from extending their normal cultural contacts, hemmed in as they were between the frontiers of East and West in the great historic conflicts. But the effect of their very struggles, their patriarchal form of life and their primitive system of agriculture was to make Yugoslavia, at the beginning of the nineteenth century, a country bursting with health and strength. Later, those qualities became impaired a situation reflected, more particularly, in the mortality and morbidity rates.

The Yugoslav people suffer chiefly from social diseases, the country districts often being worse off than the towns, since measures found successful among urban populations cannot be applied on so extensive a scale in the country. The peasant, whether mountaineer or plainsman, though robust and hardy after centuries of fighting, falls a prey to the social diseases that civilisation and culture have brought in their train, and his

powers of resistance have declined accordingly.

Infant mortality shows regional variations, from one banovina to another; the rate ranges from 10% to 25%, according to living conditions and social and economic contacts. In the greater part of the Kingdom, it is normal, thanks to breastfeeding. Deaths are due chiefly to neglect and inexperience on the part of the mother. The death rate among young children is relatively high. The consequences of adverse social and economic conditions make themselves felt at the time of weaning -about the second year-and during the pre-school years. The death rate for this category, though not so high as the infant mortality, constitutes an important problem in medicosocial policy. Children of 2-5 years represent 13.20% and children of 6-10 years 4% of the total deaths. This high mortality is due, in many cases, to factors such as irregular or immoderate feeding, inadequate care and training, unsuitable clothing, lack of hygiene, infectious diseases and other causes.

Tuberculosis has not spared the Yugoslav countryside. There has been an increase, in certain regions, owing to what is a practically non-immunised community. The number of fatal cases recorded ranges from 14 to 25 per 1,000 of population according to the region, which brings the figure for deaths from

tuberculosis up to 30,000 per annum. The immediate causes of tuberculosis are to be sought in rural living conditions (housing,

nutrition, personal contact, etc.).

Malaria exists in certain regions such as Southern Serbia, Dalmatia and the riparian districts of the Sava and Danube. Though the figures have dropped almost 50% since the war, between 500,000 and 600,000 cases are still reported every year. Economic and cultural factors play a very important part in this disease. It is promoted by underfeeding, lack of sanitation, certain kinds of work, etc. It is less prevalent in the towns, owing to the difference in living conditions. One very important aspect of the problem is its effect on land settlement. Regions where the economic conditions are satisfactory may prove unsuitable on account of malaria. The hygienic and economic loss to agriculture in regions where malaria is prevalent represents a loss to the national economy as a whole.

Venereal diseases are common in certain regions, particularly endemic syphilis, which is a legacy of the past. Though the outward form of this disease is not the same as in the case of fresh infection, it seriously undermines the health of the infected regions. Involuntary infection is further aggravated by fresh cases, particularly in villages situated near the towns, as the result of inadequate preventive measures. While patriarchal and conservative rural conditions tend to prevent the spread of venereal disease, modern life and civilisation, on the contrary, promote it by exploiting human weakness. But for the existence of endemic syphilis, the problem of venereal disease in country

districts would be less acute.

Trachoma, which was prevalent in some regions, shows a marked decline. Certain social and ætiological conditions are favourable to the disease in rural districts.

Cancer, rickets and alcoholism threaten some sections of the rural population, and these problems are engaging the attention

of the various health organisations.

All measures for the improvement of public health naturally help to improve the health of the rural population; but these individual problems, it is clear, must be solved first in the towns. Most of the Government social hygiene institutions are in the towns: there are sixty towns with some 300 sections carrying out the medico-social programme, but only 140 such centres exist in the rural districts. Besides this, the number of doctors in those districts is inadequate.

The difficulties and importance of the medico-social problem in rural districts demand very energetic measures. This work is in the hands of the State, the banovina and communal authorities, private public utility organisations (health co-operative societies) and private organisations. The scope of their activities may differ, but their purpose is identical. These

various institutions, acting in accordance with the same principles, supplement one another's activities and co-operate in matters of health.

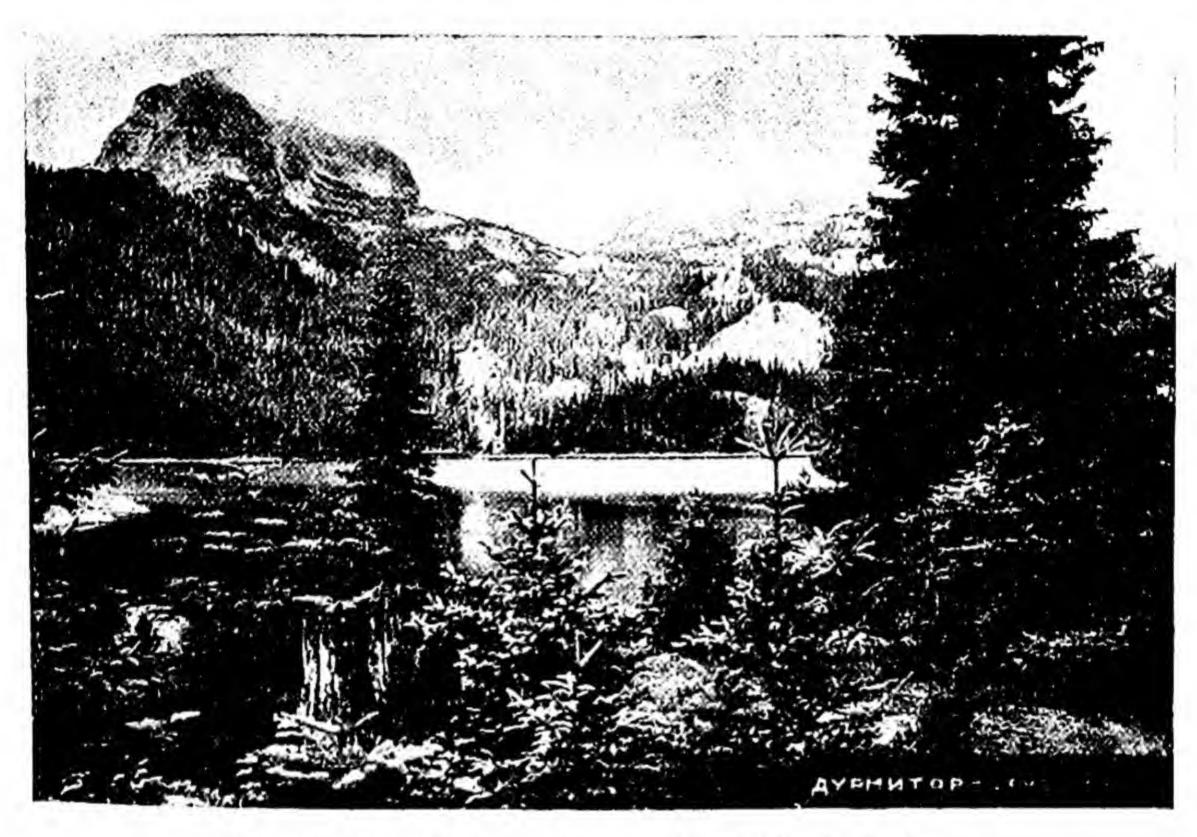
The State medico-social institutions aim essentially at placing laboratory results at the disposal of the masses. They are continually extending their activities and establishing contacts with the rural population on the principle of going half way to meet those in need of protection. They are trying to induce the people to take an active part in improving the national standard of health, in the campaign against social disease and in matters of hygiene. In order to promote these objects and get into closer touch with the people, special health centres have been opened in a number of communes for the use of the Government sanitary services. These health centres-140 in numberhave dispensaries for the local population; they carry on health propaganda and look after the people's health. They come under the Institute of Public Health and the Institute of Hygiene. Figures for the centres include: about 120,000 cases a year, 280,000 baths, 30,000 nurses' visits, 260,000 medical inspections, etc. In places where such centres do not exist, other Government or autonomous institutions make themselves responsible for medico-social work. But even this additional form of activity does not suffice to cope with rural requirements.

Health communes were founded under a special law, which provides that " every commune with more than 6,000 inhabitants shall be constituted as an autonomous health commune". Communes with a smaller population are required to form a "union of health communes", comprising not fewer than 6,000 nor more than 15,000 inhabitants. The medical officers of the health communes are required to give free medical treatment to the local population; to attend other inhabitants at a tariff prescribed by special regulations; to carry out any other public health work demanded of Government medical officers, at the request of the authorities or public institutions; to instruct the population in matters of health; to take measures for improving the health of infants and children of pre-school and school age; to take steps to improve hygienic conditions; to submit sanitation schemes and assist in carrying them out; to keep registers of births and deaths; to take measures for the prevention and cure of infectious diseases; to visit their respective areas from time to time; to study the living conditions of the population.

But, owing to circumstances, the effect of such efforts is somewhat limited. Medico-social activities are more readily suited to urban conditions than to those obtaining in country districts, where the communes, whose duties are primarily administrative, cannot devote the necessary time to health work. The system of organisation makes health work a difficult

matter. No village, for instance, has found it possible to set up its own medico-social centre through the agency of the communal health service. Only the large towns have been successful in this direction, extending their activities even beyond the requirements of medical assistance and ordinary measures of hygiene.

The State has accordingly given its support to the health co-operative societies. These societies are legally empowered



Durmitor (Montenegro). The Black Lake.

to found, establish and organise health institutions; to appoint their own doctors, nurses, midwives and special staff; to have their members attended or looked after free of charge or at special rates by their doctors or institutions; to found and operate co-operative pharmacies; to undertake sanitation works in the places where their headquarters are situated and in the territorial areas for which they are responsible; to undertake other works for the improvement of public health.

The following provisions define their powers and duties:

"The health co-operative societies are empowered to found, establish and organise all kinds of health institutions for the care of the sick and the improvement of health, and to found sanatoria, health stations, permanent and travelling stations and laboratories, research, treatment and preventive stations for social diseases, dispensaries, hospitals with a limited number of departments, hospitals based on the co-operative principle, nursing-homes, holiday camps, spas, crèches, school and people's kitchens, schools and courses of all kinds for

the health instruction of the masses; laboratories for the prevention of epizootic diseases and for improving health conditions among live-stock; institutions for the prevention and treatment of epidemics; veterinary centres; any other institutions which, by increasing the general prosperity, may have a favourable effect on public health; youth sections and women's sections for health and rural economic education; sections for the prevention of plant diseases, etc.

"The health co-operative societies may, through their institutions and with the help of special organisations, engage in any kind of medico-social or prophylactic activity with a view to the protection of the health of infants, children and mothers and the prevention and cure of social and infectious diseases; they may frame measures for the social and economic insurance (sickness, accident, invalidity, unemployment, old age, life)

of members and their families.

"They may undertake sanitation works in the places where their headquarters are situated and in the territorial areas for which they are responsible: construct, improve, or repair works for drinking-water supplies (catchment of springs, water mains, wells, cisterns, etc.); drain marshes in order to stamp out malaria; carry out drainage works, regularise streams and ponds; clean up and improve infested dwellings and villages; build and repair byres and pigsties; construct manure-pits, sewers, water-closets, etc.; erect sanatoria, hospitals on a co-operative basis, health stations, public baths, dispensaries, etc.

"The health institutions will carry out all medico-social activities within the territorial area of a health co-operative

society through those societies or with their help.

"In localities requiring special health services (malaria, endemic syphilis, trachoma, tuberculosis, child welfare, etc.), the health institutions and the banovina authority will entrust

such duties to the health co-operative societies.

"In conformity with the principles of the health service and the regulations of the health institutions, the banovina authority or the health institutions shall be required to supply the health co-operative societies with all the medical equipment that is needed.

"If a health co-operative society is founded in a place which already constitutes a health commune, the banovina authority shall transfer all the obligations of the latter to the said society

within three months."

The legal provisions quoted above show the part played by this system, which was created in Yugoslavia and corresponds perfectly to rural requirements and to the mentality of the people. The health co-operative societies work in the villages, for the benefit of the villagers. The system comprises the whole of the medico-social services; it covers curative and preventive measures and the study of economic and social problems—this being the only method suited to the social and pathological conditions of rural life. The collaboration of a properly organised staff is a guarantee of success.

The social and hygienic character of any rural health activity is a necessary condition for satisfactory results. Economic factors must be taken into consideration, for the health of the community, which is closely bound up with rural economic life,

is itself an economic problem.

It is useless to attempt to isolate certain social diseases from medico-social activities as a whole. The health programme must be adapted to the environment and to the life and require-

ments of the population in each region.

The urban population raises other health problems, demands different methods and offers other possibilities of achievement. Rural life is such that in the smaller villages the health service must necessarily embrace all health activities. Best of all, the people should be organised with this object in view, on an economic basis, and share in these activities and improvements, which are intended for their benefit.

The health co-operative societies produce conscientious and devoted members, teach them the work, back up their efforts and promote a spirit of solidarity and mutual assistance; they do everything calculated to ensure the normal progress of rural life. They are of cultural and economic importance and adapt themselves readily to various schemes. They have shown great energy and proved themselves capable of assisting national progress. They are representative of all rural progress and constitute a system unique in the Slav agricultural countries.

A health service lacking in flexibility and deprived of its independence, or impeded by red tape, could not hope to be successful, particularly in small and medium-sized communities. If action is to be effective, it must be based on a tradition of real achievement, with adequate financial backing. An efficient health service does not require unnecessary buildings. Its constant aim must be to render service. Any measures decided on must be within the comprehension of the people and capable of being carried out. It is not the equipment in itself that is of value, but the uses to which it is put.

Rural hygiene demands more careful attention than urban hygiene; it necessitates a different organisation and different methods. Here Yugoslavia feels that the country is on the right

track.

# XV. RURAL NUTRITION

Nutrition is determined by a variety of natural conditions (climate, soil, hydrography) and by traditional social factors (religion, custom, education, culture, civilisation). Every region has its own peculiarities, but with a few exceptions two types of dietary may be distinguished—urban and rural, the first being mainly a meat diet and the second a vegetable diet.

The peasant lives almost entirely on his own produce; most farms, even the very small ones, are practically self-supporting, and a farmer even tries products for which his soil is not really suited, in the hope of utilising them perhaps for only a few

weeks.

The comparatively low crop yield shows how irrational this rural self-sufficiency is—for instance, the cultivation of cereals in mountain regions where hops and fruit-trees would be more

profitable.

The diet differs from year to year, according to the yield of the soil, which may vary very considerably, particularly in the case of the principal cereals—wheat and maize. Export also fluctuates greatly. Diet depends on these two factors, for the peasant simply consumes the surplus over and above his export requirements and the reserve stocks to be used for seed and cattle-feed.

According to estimates made in 1936 and 1937, the consumption of cereals for bread, per head of population, was as follows:

							1936	1937		
						Kg.	%	Kg.	%	
Wheat						 144	36.55	124	32.72	
Maize						 223	56.60	226.400	59.73	
Barley						 10	2.54	10	2.64	
Rye						 10	2.54	11.600	3.06	
Oats, b	uck	whea	t, m	illet,	spelt	 7	1.77	7	1.85	
	T	otal				 394	100.00	379	100.00	

These quantities vary. Some years the figures for wheat are higher, for barley and rye quite low, for other cereals (oats, millet, buckwheat, spelt) very low indeed. In the Voivodina (Banat, Bachka, Sirmia) and in Slavonia, white wheaten bread is mostly used. In what was before the war Northern Serbia, we mostly find black wholemeal bread; from time to time, by way of a change, maize bread is eaten. In the east, particularly in the mountainous districts, maize flour is used, with wheaten bread from time to time, and in the west a mixture of wheaten flour and maize flour, especially during the season when there is a shortage of wheaten flour—that is to say, from Christmas until

the new harvest. In the south, wheat is mostly employed, and in the mountain regions rye and maize also. Maize is most commonly used in Bosnia, Herzegovina, Northern Dalmatia, the Lika and Kordun, the Sanjak and the mountains of Montenegro. In Central Croatia and Slovenia, black wheaten bread and often rye bread are found; in Slovenia, bread is made of oatmeal or buckwheat, mixed with wheaten flour.

In certain regions, several kinds of flour are mixed, generally wheat, barley and maize. In the mountain regions, where there is a shortage of maize and wheat, we find oats, buckwheat, millet and sometimes meslin. Often these flours are mixed

with other flours for bread-making.

A peasant consumes large quantities of bread; this is not invariably well made. In Bosnia, in Herzegovina, in the Lika, in Southern Serbia and in part of the Sanjak it is badly kneaded and badly baked. It is fair to say that a third of the peasants eat

very bad bread.

After deducting the quantities required for export, cattle-feed and seed, the per capita consumption of various products was estimated as follows: potatoes, 70 kilogrammes; legumes (haricot beans, peas, lentils, broad beans), 7 kilogrammes; other vegetables, 30 kilogrammes (cabbage, 17 kilogrammes; tomatoes, 3 kilogrammes; peppers, 2 kilogrammes; onions, 4 kilogrammes). The peasants live on vegetables all summer, eating mostly salads, onions, peppers and tomatoes. They pickle cabbage, gherkins and peppers for the winter. There is generally a shortage of vegetables in winter.

Yugoslavia grows large quantities of fruit, and after export there remains as much as 100 kg. per person. Fruit is eaten all day long during the summer, as much as anyone wants; it is very scarce in the winter. The consumption of vegetables and fruit varies from one region to another. Some thinly

populated districts are badly off for both.

Meat plays a very small part in the rural diet, except in certain regions (Montenegro). It is mostly eaten during the winter or on festive occasions; it is rarely used in summer. According to certain estimates, the consumption of meat per head of population is from 19 to 25 kilogrammes. But there is reason to believe that the quantity actually consumed is higher than this, chiefly on account of poultry, which is an important source of income; some years poultry heads the list of export products.

In 1930, 200 million eggs were exported and 451 millions remained in the country; this works out at 30 eggs per person, which is quite inadequate. Between 1930 and 1937, poultry increased by 44.5%; the figure for eggs in 1937 may be estimated at 950 millions, which, after exports have been deducted, gives

a consumption figure of 45 eggs per person.

Milk and dairy produce constitute the chief form of animal food in rural districts. In 1937, Yugoslavia produced:

About 14,810,528 hectolitres of cow's milk 3,138,188 , ewe's ,, 1,462,545 ,, goat's ,,

Total 19,411,261 hectolitres.

Of this quantity, 40 million litres representing milk and dairy produce were exported, while 1,900 million litres remained in the country; this makes 130 litres per person, a quantity which is inadequate, but 5.5% higher than the consumption for 1930. In several regions, the processing of milk needs rationalising. Again, transport is not yet sufficiently well organised for milk and dairy produce to be conveyed easily and inexpensively from districts with an abundance of milk to places where there is a shortage. Lastly, stock selection is necessary; in addition to the cows, ewes and goats which give an abundant milk-supply, there are from 35% to 40% of animals of small stature, and as many as 60% of the cows give a very low milk yield.

Pork fat is the fat chiefly used. The Moslem population (1,700,000) use mostly melted butter or beef suet, and olive oil is mainly used on the littoral (600,000 inhabitants). "Mangulitsa" pigs, well fattened, yield from 60% to 70% of fat. With 100 kilogrammes of maize, their principal food, they put on from 23 kilogrammes to 25 kilogrammes. In 1937, there were 3,179,661 pigs—60% for slaughter. The "mangulitsa" pig

sometimes weighs as much as 300 kilogrammes.

Taking 150 kilogrammes as the average weight, we obtain a total of 286.5 million kilogrammes—that is to say, 166 million kilogrammes (60%) of fat, making 11 kilogrammes per head of population per annum. In 1937, there were 80,052 hectolitres of olive oil consumed, or 0.6 litre per person. Taking the country as a whole, the consumption of fat is estimated at 22 kilogrammes per person per annum, or 55 grammes per day. This seems adequate, but fat constitutes only a small part of the rural diet, whereas very large quantities are used in the towns. In summer, the peasant eats only the fat contained in the foodstuffs themselves, and uses very little for cooking. Only in winter does he use bacon and fat for cooking. Except in a few regions, the average consumption of fat is from 25 grammes to 30 grammes per day.

In 1937, about 600,000 tons of albumin were consumed, including 30% of animal origin—i.e., 60 grammes per person.

The quantity of home-produced foodstuffs shows an increase every year, agriculture not having yet reached its maximum yield. Generally speaking, maize bread is commoner in the

countryside than wheaten bread; vegetables are not grown in sufficient quantities; fruit is plentiful in summer and autumn, but there is a shortage in winter. The peasant lives chiefly on milk and dairy produce, often badly prepared; he uses little fat; eggs, poultry and meat are mainly used for purposes of trade. Meat is rarely eaten-sometimes not more than four, five or ten times in the year-except in certain regions, particularly in the mountains, where it is eaten regularly at least two or three times a week, especially in winter. The rural population is estimated at about two millions in "uneconomic" agricultural and industrial areas; they go to other, more highly developed districts to find work. Every year, about 600,000 persons are employed in seasonal work in the towns and the more prosperous regions. Facilities are granted for the transport of foodstuffs to these "uneconomic" regions, and provision is made for the conveyance of seasonal workers by train or boat and the organisation of school kitchens in winter.

The effects of malnutrition vary.

(1) Little children are the chief sufferers from underfeeding. Numerous investigations have proved that, notwithstanding favourable economic conditions, the growth and weight of children in rural districts are below standard. The recruits from certain regions are less well developed physically than those from regions which are better off; after a few months of military service, however, they quickly catch up with their comrades as regards chest-measurement, muscular development and weight.

(2) The excessive consumption of vegetable foods conduces to diseases of the digestive organs, particularly distended and dropped stomach and catarrhal affections.

(3) Vitamin deficiencies of all kinds occupy a special place in Yugoslav pathology. They lower the power of resistance to epidemics and predispose to chills and other illnesses. They help to account for the high mortality

among children.

Pellagra (ten cases or so) is found only in villages where the people live mainly or entirely on maize. Some of the Orthodox population suffers from vitamin deficiencies during the strict fasts, but such cases are few. Vitamin C deficiency is found in regions where the vegetable foodstuffs are not of the first quality. Rickets, a condition which is common among the urban population, exists also in the rutal districts, particularly among the Moslems, in regions where the children are kept too much at home (banovinas of the Drava and Sava and northern part of the banovine of the Danube); the disease is common among infants.

(4) Nearly all infants in the country districts are breast-fed; but they are given additional food at a very early age—cow's milk, roast flour and often ordinary maize bread and adult food. This is due to the mistaken idea that the mother's milk is not sufficient in itself.

Rural nutrition possesses certain important characteristic features, the result of experience, which should be preserved. The peasant feeds himself according to the seasons. Investigations have revealed three and sometimes five different dietaries.

The winter diet consists essentially of fatty foods. Vegetables include haricot beans, sauerkraut, peppers, gherkins and, in certain regions only, lentils and broad beans. In addition, the diet includes dried meat and bacon cooked with haricot beans or cabbage. Cheese is eaten mostly in the winter. The bread, often even in regions where wheat is plentiful, is made of maize.

After Christmas, the diet becomes lighter—cabbage, haricot beans, bacon, winter reserve stores. During this season, the diet may be inadequate; cooked dishes are rare, and often supper is missed out. Then diseases make their appearance, particularly vitamin deficiency diseases, which become common towards the end of the spring, during Lent, among the Orthodox population.

In summer, the peasants eat large quantities of vegetables, raw or boiled, and of milk, particularly curds or whey. Bread

is the principal energy-producing food.

After the summer fast among the Orthodox population—that is, about half-way through August—more milk and dairy produce are consumed. Large quantities of fruit are eaten.

At the end of September, the diet becomes more fatty;

meat, cheese (most of all) and fruit are eaten.

Mealtimes vary according to the season. During the summer season in the fields, the first meal is taken at 4-5 a.m., dinner at 9-10 a.m., a snack at 3-4 p.m., supper at 6-7 p.m.; there are generally four, and in some regions five, meals. In autumn and winter, three meals are usually taken—at 8-9 a.m., at noon and at 5-6 p.m.—in certain regions, only two.

Four types of rural diet may be mentioned:

(1) In the plain, particularly in Pannonia, the rural diet is very like that of the towns: meat, mainly pork, white wheaten bread, few vegetables; three meals a day.

(2) In the mountain regions, where stockbreeding is widespread, large quantities of milk and dairy produce; in winter, dried meat (mutton, goat's flesh and, in certain regions, beef and pork). A fair amount of fruit is eaten, but very few vegetables.

- (3) On the littoral, the people live chiefly on fish. They cook with olive oil. More vegetables are eaten.
- (4) The deficient diet in the "uneconomic" regions consists principally of bread made with flour of rye, barley or buckwheat, badly cooked, and of maize flour.

There has been a definite improvement in nutrition. The following measures have been taken to speed up progress:

- (1) Founding of domestic science schools and autumn and winter courses at which women and girls are given instruction in household management, hygiene, domestic economy and the care and feeding of infants and children;
  - (2) Development of women's organisations;
- (3) System of sending specialised nurses and housewives to teach peasant women in their own homes;
- (4) Granting of facilities to the people of the "uneconomic" regions, to enable them to find employment on public works;
  - (5) Conveyance of foodstuffs to those regions;
- (6) Framing of a plan for the distribution of foodstuffs all over the country and standardisation of prices. A silo company has been founded, with the assistance of the State, to store foodstuffs and regularise food supplies in the "uneconomic" regions.

## XVI. RURAL HOUSING

There are many different kinds of rural dwelling. In remote mountain districts, such few dwellings as are met with are quite primitive. In the old village, in the days when the family was a more closely-knit unit, the courtyard was divided into two parts, one part being set aside for the dwelling-house and the other for outhouses connected with the farm. The courtyard was enclosed by a wall or high fence, the two parts being divided by low partitions. The main building, where the head of the family lived, was in the middle of the part set aside for dwelling purposes, and it was there that meals were prepared for the whole family and often eaten. Each couple and each adult member usually had a detached cottage used as a bedroom. The master's house usually had an upper story with a small covered terrace in front, and a room without a ceiling with a large aperture to allow the smoke to escape. In the evening, the family met round the hearth, which was in the middle of the room. Everything was made of wood.

The type of dwelling has changed in the course of time. Formerly, the family lived in the fields, the house being used solely as a shelter for the night and in bad weather. The modern dispersion of the family, the disappearance of forests, the reduction in the number of live-stock, the development of cultivation, the increase in the population and, finally, changes in the mode of living have effected a great transformation. Houses are still built on the old lines, but rooms have been added from time to time. In most of the courtyards, there are as many as four or five houses formerly lived in, next to the new dwelling constructed according to the rules of hygiene. Except in certain districts of the littoral and in the karstic areas, each family

has its house.

Some of these numerous types of dwellings are of real æsthetic value, but no distinctive national type of architecture has been evolved. The houses are built in the light of a thousand years of experience to meet the needs of family life, regard being had to the climate and the nature of the soil. Rural dwellings are better adapted to the people who live in them than are houses in the towns, where there is a jumble of buildings constructed in various borrowed or badly imitated styles. In the karstic areas and on the coast, the rural houses are generally built of local stone, and account has been taken when building them of the soil, the prevalent winds, the amount of sunlight and the presence of subterranean water. In the wooded mountain districts, wooden houses predominate (except in Slovenia). In the plains where there is no timber or stone (Pannonia), brick, wood-waste or other materials, which vary

according to the district, are used. Brick houses are of more recent origin; they began to be built fifty or sixty years ago and are becoming more and more prevalent. Wooden beam houses in the Alpine districts have one room with a covered terrace in front, and are surrounded by small detached buildings. In Bosnia, they have two floors, the ground floor being used for live-stock and provisions and the first floor for dwelling purposes. Alpine beam houses are to be found in Slovenia and part of Croatia (Zagorje); they have one floor, and sometimes attics. The stone houses on the coast are of the Mediterranean type, being built close together and separated by narrow, tortuous alleys; they have one or two floors. Houses of this type are to be found in Eastern Serbia, in the districts bordering on the Morava and the Danube. Houses of beaten earth are found in the districts situated on the banks of the Sava and the Tissa, and especially in the plain of Pannonia, and have spread from there to the surrounding districts; they are also to be found in Southern Serbia.

In rural dwellings, the disposition of the rooms and the method of construction are very simple, so that they can be built by the minimum number of skilled workers; houses of beaten earth and beams are often built by the peasant himself. Certain types of house have small covered terraces in front, balconies, and adjacent detached cottages with a kind of big terrace under the same roof which serves as a shelter against sun and bad weather. In Schumadia, the houses have a hearth and a guest-room completely shut off from the rest of the house, with a separate entrance. In the Morava, the houses sometimes have as many as three rooms, the kitchen being separated from them by a corridor. The effect is completed by a balcony and arcades. Alpine houses have a habitable attic. Houses in Slovenia, even in high mountain villages, have tiled roofs and two or three rooms with a kitchen and a small covered terrace. In the Alpine regions, many of the houses have an upper floor. More than a third of these Slovenian houses have electricity, and many of them have their own water-conduits. They are very clean: the poorest peasant white-washes his house every year.

Great progress is observed in all districts. The peasant likes to have a comfortable, well-appointed house, and should be supported in this ambition. The health service is at pains to improve sanitary conditions, and often draws up plans. The health co-operative societies play a very important part, and other agricultural associations are gradually becoming interested in this work.

interested in this work.

## XVII. WATER-SUPPLY

The methods of obtaining a supply of water vary in different districts. A large proportion of the population use spring or well water, which is often of bad quality and insufficient. When the springs begin to dry up in the karstic areas, water is taken from the rivers or torrents and rainwater is collected in cisterns or troughs; but as there is no rain for three or four months in the summer, there is a shortage of water until the autumn rains come. The people have to go to the rivers, which may be as much as 15 or 20 kilometres away, to water their cattle and bring a little water back to their houses. These districts are in the southern part of the country. In the centre, many villages obtain their water-supply from unpiped springs or insanitary wells.

During the past twenty years, the Ministry of Public Works has built 405 water-conduits, 980 wells, 610 cisterns and 195 troughs, and has piped 820 springs; 174 water-conduits, 390 public cisterns and 295 wells have been reconstructed with public funds, and 150 springs piped. Assistance has been given in building or repairing plant in 1,080 cases. The State, provinces and communes have expended 349 million dinars in this way.

During the past few years, water-supply conduits have been constructed for several villages. At present, fifteen such conduits are being constructed with piping of a length of 900 kilometres, to supply 310 towns and villages with a population of 150,000. Usually, water has to be raised from the plain to the plateaux (sometimes 450 or even 630 metres high), whence

it is distributed by gravity flow.

A programme of work to cost 478 million dinars has been drawn up to complete the construction of these conduits and to provide water for dry areas and for towns and villages where the water-supply is not hygienic. Most of this work will be a

charge on public funds.

### XVIII. RECLAMATION AND SANITATION

In Yugoslavia the Public Health Service which, in conjunction with the Department of Works, is responsible for the technical side of reclamation and sanitation work in rural areas, pursues two ends: (1) reclamation and sanitation, (2) the educa-

tion of the people.

Its varied and complex activities call for expert knowledge, particularly in matters of hygiene. Many installations, though technically perfect, cannot be regarded as satisfactory from the hygienic point of view. This is frequently the case with water-supply systems. Again, marsh-land may be perfectly well drained without the necessary measures being taken to establish proper health conditions, so that malaria is even more rife than before.

From 1927 to 1937, according to the available returns, 7,807 different works were carried out at a total cost of 203,365,000 dinars, made up as follows:

135,600,000 dinars out of State funds,

33,440,000 ,, out of banovine funds and

34,325,000 ,, provided by those concerned.

The above figures do not include a variety of activities which have done much to promote national revival and cultural and economic progress.

Propaganda.—Courses, lectures, exhibitions, newspaper articles, reports, pamphlets and books.

Training of Staff.—Engineers, doctors, workers of all kinds and the local inhabitants who assist in the work.

Reclamation and Sanitation.—Public and private works of general or local importance are being carried out throughout the country. The value of almost all reclamation and sanitation works is, directly or indirectly, at once hygienic and economic. At first sight the construction of latrines or liquid manure pits would appear to be of value from the health point of view alone and the drainage of marsh-land to have only an economic purpose; but in reality they both have a hygienic as well as an economic utility.

Scientific work.—Much has been done in this sphere.

# XIX. RELATIONS BETWEEN THE COUNTRYSIDE AND THE TOWNS

Yugoslavia has always been an essentially agricultural country. This statement does not, however, adequately bring out the part played by the village nor its relations with the town, which have undergone constant change under the influence of various factors identical with or similar to those which have influenced the development of towns and villages in other countries. In Yugoslavia, however, the process has been marked by certain features which call for special mention.

For centuries, the majority of the Southern Slavs lived under Turkish domination. The conquerors destroyed the ancient order which, as regards both external and internal relations, was the expression of the economic and cultural development of an organised State. Mediæval Serbia possessed a commercial system, a mining industry and an artisan class, all highly developed; even to-day its crafts, architecture and painting excite admiration, but after the defeat of the Serbs at Kossovo in 1389 and the disappearance of the Serbian States during the 15th century, the towns lost their former importance. The Serbian section of the urban population rapidly declined, together with the classes whose activities gave the towns their characteristic features. The return to the villages was the consequence of a retrogressive process in the nation's life in which the mass of the people, having been deprived of their rights, played no great part. Most of the Serbs left the towns and were gradually superseded by Levantine immigrants.

The country areas became the home of all national aspirations and activities; it was there that the national traditions and religion were preserved, that the liberation movement came into being, and that resistance to the Turks was organised. At the beginning of the 19th century, under the leadership of the immortal Karageorgevitch, a people of unarmed peasants were partially successful in freeing themselves from the Turkish

oligarchy.

Side by side with this popular revolution, which led to national liberation, another and no less important revolution

was going on in the relations between town and country.

In other countries the difference between town and country is largely economic, social and cultural. Among the Southern Slavs, during the period of Turkish domination, the difference was essentially national. The Turks inhabited the towns, in which all that was contrary to the interests and national aspirations of the country dwellers had its origin. This historical development led to an antagonism between town and country

which had not yet disappeared when national liberation was achieved, although the Serbs had succeeded in re-forming their own national classes of town-dwellers in the space of a few decades. Similarly, the Croats had succeeded in eliminating the foreign element from the coastal towns, while the Slovenes had succeeded in preserving the national character of their cities

throughout their long-drawn struggles.

Now that it has emerged from this long period in which its towns first lost and finally recovered their national character, the Yugoslav people is moving in the same direction as all other civilised peoples. Between town and country there is no longer any national or political difference; in accordance with the principles proclaimed by the French Revolution, regarding the equality of urban and rural communes, neither category is favoured to the detriment of the other but, as is seen in the social development of other peoples, a difference has inevitably arisen through the comparatively rapid economic and cultural development of the towns and the involuntarily backward state of the villages. Now, however, these two sections of the community, which in previous periods of the nation's history were in opposition to each other, have learned to exchange their goods and have thus become increasingly interdependent; the peasant relies more and more upon the towns, and the towns are increasingly dependent on the villages. Side by side with the material unity thus brought about, has come a tendency to greater unity of outlook. Rural workers seek employment in the towns, the peasants are better educated, and the people are achieving a preponderant position in all branches of culture. The new means of communication have caused a revolution by bringing together the most distant places, by creating new living and working conditions, and by putting an end to the proverbial isolation of the village.

While the Yugoslavs are thus putting their former primitive economy behind them, the towns are developing and giving proof of a general desire for cultural progress. The process of urbanisation which characterised the development of the peoples during the 19th century is reflected in the relations between the urban and rural populations. The movement of the population in

pre-war Serbia was as follows:

Year	Urban population	%	Rural population	%
1834	 41,347	6.10	636,845	93.90
1859	 86,841	8.05	991,440	91.95
1863	 97,692	8.81	1,000,976	91.19
1866	 116,007	9.54	1,100,341	90.46
1874	 138,710	10.25	1,215,180	89.75
1884	 235,887	12.40	1,665,849	87.60
1890	 286,466	13.25	1,875,495	86.75

Year		Urban population	% .	Rural population	%
1895	 	319,375	13.81	1,993,109	86.19
1900	 	351,015	14.08	2,141,867	85.92
1905	 	404,784	15.06	2,283,241	84.94
1910	 	384,822	13.22	2,526,879	86.78

The post-war statistics make no clear distinction between the urban and rural populations, but by adding together the populations of the centres classed by law as urban, it is possible to estimate the relative size of both categories. There were in Yugoslavia:

In the towns .. 1,718,285 inhabitants 1,738,099 inhabitants 13.60% 14.46% In the villages .. 10,912,798 ,, 10,279,224 ,, 86.40% 85.54%

Great changes were brought about by the war of 1910-1921. According to the 1931 census, the population of the Kingdom was: 13,934,038, of which:

11,144,435 or 80% belonged to the villages 2,164,415 or 15.5% ,, ,, towns 625,188 or 4.5% ,, ,, small towns

The urban population thus represents 20% of the total population; but this figure does not exactly convey the relationship between the two categories, as there are villages with populations of 5, 10 or even 30 thousand inhabitants, including artisans, traders, office-workers, intellectuals and members of the learned professions. Many small towns, on the other hand, have an agrarian character, as most of their inhabitants live by agriculture. Altogether, the urban population may be estimated at more than 20% if social differences of an economic and cultural character are taken as the criterion and not the administrative and political distinctions used as the basis for official statistics. According to the 1931 census, 76.6% of the population is engaged in agriculture, which would mean that 23.4% are engaged in urban occupations.

Recent times have brought out the importance of a reaction against urbanisation in the shape of a "back to the land" movement. How far this is possible the near future will reveal, but the efforts already made in this direction deserve consideration. The transformation of the new urban centres, which are spaciously planned and laid out, the decentralisation of industry and of certain branches of economic activity, and also of certain cultural, social and other institutions formerly concentrated in the urban centres, all provide evidence of a kind of "ruralisation" calling for special study in connection with

problems of rural life.

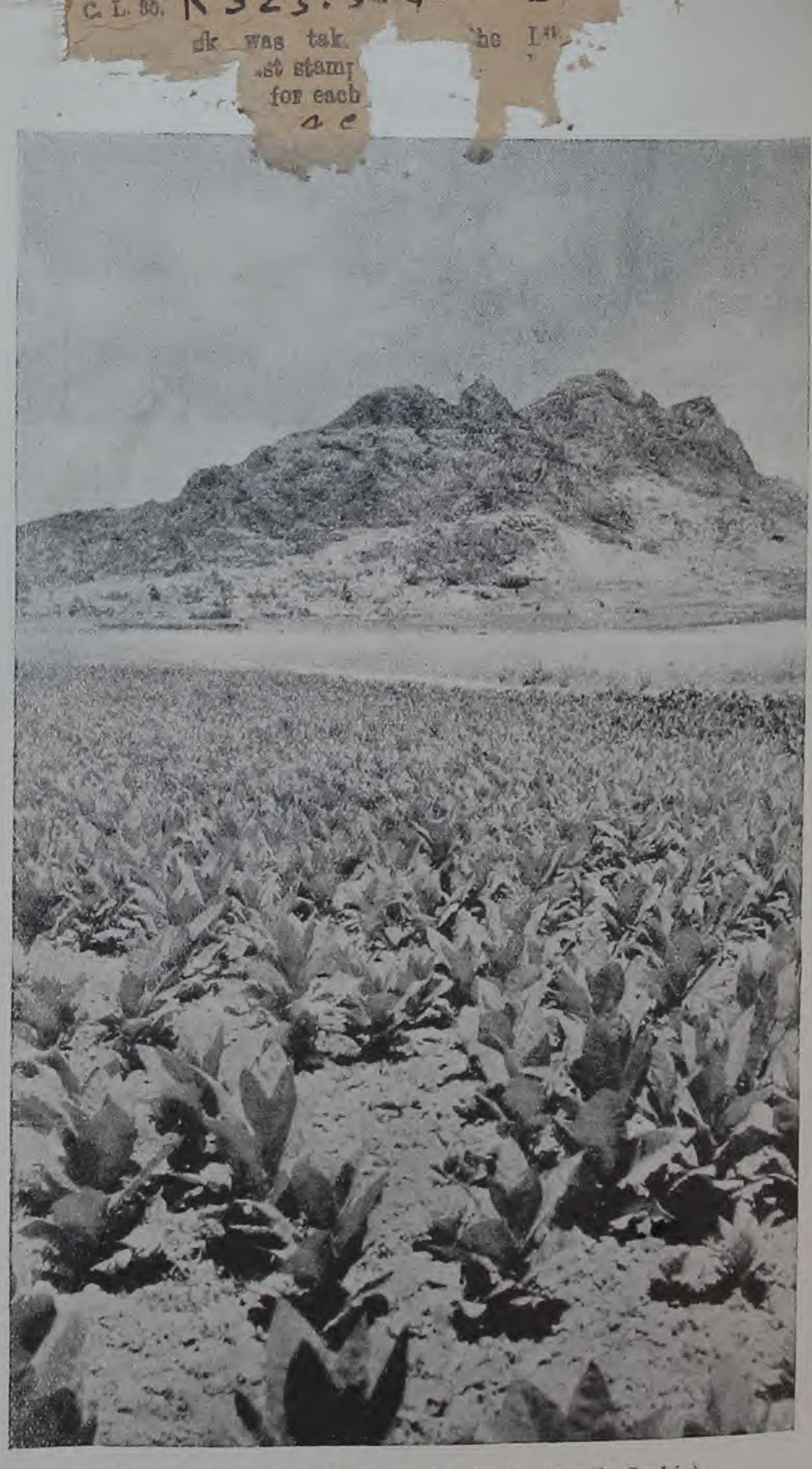
#### CONCLUSION

The Southern Slavs have always been farmers. After leaving their early homeland on the banks of the Vistula they settled in the Balkan Peninsula and in Central Europe. For thirteen centuries they were exposed to all manner of trials and their national existence was constantly menaced, but throughout their difficulties and struggles they succeeded in preserving their Slav character, their peasant mentality and public spirit. Now, after thirteen centuries, the three branches of the Southern Slavs are united in a single State on lands their defence of which was at the same time the defence of European civilisation.

Yugoslavia was born in one of the most troubled periods of European history, after an exhausting war entailing enormous sacrifices of men and property. The world has not yet recovered its tranquillity, but the Yugoslav peasant has returned to his fields, his meadows, his flocks and herds and to his own strenuous

toil.

The progress made during the past twenty years is due in large measure to the persistent toil of the peasant, who has never spared himself when the existence and prosperity of the country were at stake. In spite of the obstacles created by centuries of separate existence, such progress is in evidence in all spheres. For the first time in history the Yugoslav people is free to develop in accordance with its own genius and conception of life. Already it occupies its proper place in the world. Yugoslavia is making uninterrupted headway in the matter of rural development, as is proved by thousands of agricultural cooperative societies with millions of members. After thirteen centuries the peasant has set about the peaceful and gradual construction of a State meeting his own requirements and spiritual aspirations.



Tobacco plantation at Prilepsko Polje (South Serbia).